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ABSTRACT

Intended for persons in their 50s and 60s who are seriously thinking about retirement and younger people who want to learn about aging and retirement, this book was developed as a companion piece to the training program offered to business and nonprofit organizations by the University of Southern Maine retirement planning team. Most of the contributors to the book live in Maine and the settings and examples used reflect this location, although the research cited is national or international in scope. The following 13 chapters are included in the document: "Faces of Retirement" (Brady); "The Aging Body" (Friedman); "Financial Planning for Retirement" (Jagolinzer); "Changing Relationships in Retirement" (Davis, Martay); "Where to Live in Retirement" (Murray); "Exercise, Health, and Fitness" (Jordan); "The Use of Leisure Time" (Brady); "Community Resources" (Spear, Wolfberg); "Transferring Skills to New Work and Volunteer Options" (Viehmann); "Health Insurance in Later Life" (Turyn, Comerford); "Legal Concerns in Retirement" (Valcourt); "Find Some Happiness Today" (Langlois); and "A Voice from Retirement" (Sandmel). (CML)

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RETIREMENT

The Challenge of Change

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Dedication

To Beth I. Warren
whose vision for human resource development
helped to inspire this book.

Introduction

As a lifelong New Englander, I am fond of many of the traditions from our part of the country. Among these is the tendency our ancestors had of having epitaphs chiseled onto their gravestones. One of the more memorable ones for me is the following:

> Here lies ol' Sam Smith.
> Died when he was 60.
> Buried when he was 90.

It could be said that one very good reason for publishing this book is to help prevent other Sam Smiths from experiencing such a plight. Thirty years is a long time to be among the living dead. Thirty years is no longer an uncommon amount of time for women and men to spend in the retirement period of their lives.

This book is about retirement. It looks at later life from a wide range of viewpoints—physical, financial, social, legal, philosophical. It is written by people who, for the most part, are members of a retirement planning team at the University of Southern Maine. Several others who are not on this team were asked to contribute chapters based upon their experience either working with retirees or actually being retired.

We see the book having several major uses. First, it is a companion piece to the training program offered to business and nonprofit organizations by the University of Southern Maine retirement planning team. Many of the ideas expressed in these chapters were tested and critiqued in seminars designed to help persons approaching retirement think about and plan their late-life careers.

But the book is by no means intended only for those who may meet its contributors in live seminars. It can very well serve as a stand-alone text to guide you in thinking about the wide range of issues and opportunities facing Americans in their retirement years. My recommendation to you is to read it as if the authors were speaking directly to you (that's the way we've tried to write it). Write questions or retorts into the margins. Spend time with the various queries, checklists, and other stimuli. Re-visit those chapters you find to be particularly provocative.

A third possible use of this book is among younger persons who have an interest in learning about the increasingly important subjects of aging and retirement. While we consider these individuals to be a secondary audience for this book, there is an axiom in retirement planning that one is never too young to begin thinking about late life.

We feel that the most important audience for the messages we are attempting to communicate are persons in their 50s or early 60s who are thinking about retirement in a rather close and serious way (what we shall call the "near phase of pre-retirement" in the first chapter). If this is you, you probably have numerous questions about the future that you find yourself mulling over. We hope to have some answers for you. But we feel we can be of even greater service by helping you to ask better questions about yourself and your later years than those you may be asking now. If we can do this, surely our time and yours will have been well invested.

Most of the contributors to this book live in Maine, although some of us have migrated here from other places. And because we live in Maine and practice our respective professions in this marvelous state, a number of the settings and examples you shall read about have a distinct "Maine flavor." We feel, however, that even if you do not live in Maine or the New England region of the United States, you will certainly be able to benefit from reading our work. We have been careful to think about aging and retirement as a human issue and not simply a regional one. The research we cite is national or international in scope. The books upon which we comment are in the public domain. And in the case of some of us, examples cited from our professional practice go well beyond the boundaries of the Maine-New Hampshire border.

We feel that planning for retirement is important if one is to enjoy a productive and wholesome life in the later years. The Roman philosopher, Seneca, once said: "When a man does not know what harbor he is making for, no wind is the right wind." Our experience in the field of gerontology has shown us that thinking critically about and planning for retirement make a difference in the way late life is experienced.

We hope, as you read through these pages, that you see them as a kind of mirror where you can look at yourself and take the risk of examining your own values, attitudes, and thoughts about growing older. We Americans are often less than enthusiastic about facing our own aging. But this is immensely unfortunate because the retirement years can bring treasures which are unavailable at other periods in life. We hope, above all else, that you discover such treasures and make them your own.

E. Michael Brady
Editor

Faces of Retirement

E. Michael Brady

Retirement is a diverse and complex period of life. One way to view retirement is as a continuum of phases beginning early in one's working career and ending with death. The actual ways in which retirement is experienced by older Americans are as numerous as the individuals who live it.

Retirement is so common a word these days that many might not feel it requires defining. If you are in your 50s or 60s and are still working full time, you may have spoken and heard the word "retirement" hundreds of times over the past year alone. Chances are, you have thought, at least in some vague way, about your own (which is one good reason for having picked up this book). Some of your friends may have already chosen to retire. In some cases, you have a spouse who has already retired while you continue to work. The word retirement, and ideas surrounding the word, are not alien to most of us.

But what does it mean? If we begin to think carefully about it, even a definition of the word can prove to be elusive. Common dictionary definitions suggest that retirement is "going away, or withdrawing to a private or secluded place," "going to bed," "withdrawing oneself from business, active service, or public life especially because of advanced age." Do these definitions match up with your understanding of the term?

Even professional gerontologists, those people who make a living studying the aging process, have a difficult time agreeing on definitions of retirement and criteria about when people are considered to be retired. Some gerontologists have defined a retired individual as "any person who performs no gainful employment during a given year." But, of course, this could apply to your daughter who is in law school or one of your young grandchildren. Others see retired persons as those "receiving a retirement pension." But we all know someone who has "retired" from military service, perhaps at as young an age as 37 or 38. Do we normally think of this kind of person when we consider retirement? Still other "experts," who prefer the subjective approach, will include persons in their retirement research who simply consider themselves to be retired (this keeps them away from certain types of barbed wire in their research design, but gets them entangled in others).

All this goes to say that discussing retirement, even the meaning of the word itself, is not a simple matter (and the reality behind the word, as the rest of this book will attempt to explore, is immensely more complex). It might be fun, before going on to read any more of this chapter or elsewhere in the book, to stop for a few moments and try to complete the following two sentences: "A retired person is..." and "To me, retirement means..."

Phases of Retirement

When I conduct retirement seminars, one thing I like to stress is that retirement, contrary to popular opinion, is not a single event or state. It is more accurate and certainly more useful to consider retirement as a series of phases through which the retired individual approaches, takes on, and relinquishes certain roles and activities. Dr. Robert Atchley, who teaches at the Scripps Foundation Gerontology Center at Miami University in Ohio, has developed a model of retirement phases based upon years of empirical research. This model can be envisioned as a kind of time-line.

1 ----2 ----x --3 ----4 ----5 ----6 ----7 ----8 ------9

1. **Pre-Retirement: Remote Phase** Many years prior to our actually retiring from work, there is a remote pre-retirement period in which retirement is seen as something that will happen in the long-term future. It is a hazy, vague vision of what might occur in later life from the standpoint of a young or middle-age man or woman. People may make distant and non-specific plans ("Perhaps I'll travel a great deal...") and may begin to create a savings strategy, i.e., contributing to an Individual Retirement Account or other long-term plan. But retirement is still a long way off, and thinking about it is usually neither crisp nor frequent.

2. **Pre-Retirement: Near Phase** As we age, we will eventually begin to orient ourselves to a specific retirement date. This is called the near phase of pre-retirement. Two important things often happen during this phase. First, people begin to gear themselves for separation from their jobs. Some may even adopt a "short-timer's attitude," where they refuse to take on new projects or back away from making longer term commitments on the job. They may also begin to notice a difference in the way others at work view them.

A second characteristic of the near phase is that older workers often develop fairly detailed images of what their retirement will be like. These images may turn out to be accurate pictures of the future. But they may also be unrealistic. If realistic, they can serve as a "dry run" that smooths the transition into retirement by identifying issues that require advanced decision making. But if the images have been unrealistic, there could be problems ahead. Examples of unrealistic expectations might be to travel six months out of the year, to play golf every day, or to spend the rest of your life out at sea on your new sailboat. Often these unrealistic images involve fantasies about living a life without stress, a life filled to the rim with freedom (but as we shall ask later in this book, freedom for what?).

X. **The Retirement Event** At some point in the life of most American workers, there is an actual event marking retirement. It often happens on a Friday. It is frequently accompanied by a dinner or party with co-workers. This is the infamous "gold watch" event about which so many jokes are told. In most cases the actual retirement date arrives abruptly, that is, the worker has been working full time and then suddenly stops. Many sociologists have commented about how our society's rituals involving retirement are awkward and not well developed. In Atchley's model, everything that takes place after this "X" is considered to be a "post-retirement" phase.

3. **The Honeymoon Phase** The retirement event is often followed by a period of relative bliss. This is the honeymoon phase when time is experienced as a great luxury (no more alarm

clocks!). People often experiment with new roles and activities. If your attitude toward retirement has been positive all along, if you enjoy good health and ample resources, and if your images of retirement back at the near pre-retirement phase have been pretty realistic, you may experience an extended honeymoon phase. But there are no guarantees. For example, many people who have just retired do not enjoy good health or adequate financial resources.

4. **Retirement Routine** Often the honeymoon period is a hectic one, and most retirees cannot or choose not to keep up the pace. So they soon settle into a retirement routine. The nature of the retirement routine is important. If you are able to settle into a routine that brings you happiness, then you will probably experience a long period of stability.

5. **Rest and Relaxation Phase** Following retirement, many people go through a period of low activity that is in marked contrast to the very active honeymoon phase. This is a period of rest and relaxation. It tends to be a temporary period of slowing down. After many years of employment and a hectic surge of energy immediately after stopping work, you will probably welcome this time of "taking it easy." But after sufficient rest and relaxation, you may begin to feel restless and come to a point when you wish to resume a normal round of activities.

6. **Disenchantment Period** Some people do not find it easy to adjust to retirement. For a small number of people, once the honeymoon is over, there is a period of letdown and disenchantment. Time now is a burden. The retiree seems to experience few challenges and a general poverty of experience.

Disenchantment can result from a number of factors. As we've already discussed, unrealistic images of retirement from an earlier phase could feed it. Also, it is hard to stay long in a blissful state if you are suffering ill-health or financial impoverishment. Some workers were overly involved in their jobs and fused their personal identity with their work. Separation from work often confronts these people with what is often called an "identity crisis." Disenchantment can also result when the situation one expects in retirement is disrupted, the death of a spouse being the most common such difficulty.

7. **Reorientation Phase** A period of reorientation often occurs among the few retired people who are disenchanted with retirement. During reorientation, depressed individuals "take stock" and pull themselves together. This process involves using their retirement experiences to develop a more realistic view of alternatives within their particular set of resources. Reorientation also involves exploring new avenues of involvement. There is often an important role played by community groups in helping retirees in this phase. This is a time when many become involved in senior center or volunteer activities for the first time.

8. **Routine** With or without the experience of the disenchantment phase, older persons will settle into a long period of routine. You may have chosen a routine heavily engaged in activities, or one somewhat more quiet. Many people pass into this phase directly from the honeymoon period. Others reach it only after a difficult period of struggle and reassessment of their goals. Still others never reach it. People who experience a satisfying retirement routine are said to have mastered the retirement role. They know what is expected of them and they know what resources and liabilities they are working with. They are self-sufficient older adults, living independently and forging their lives in their own way.

9. **Termination Phase** For everyone the retirement role will eventually end. Some people reach a point when they feel bored and choose to return to full-time work (for these people, you might imagine them going back on their retirement model line to before the X). Also, the retirement role is cancelled by illness and disability. What this means is that when you are no longer able to carry out your major roles and activities such as housework, personal care, volunteer work and the like, the retirement role is displaced by the sick and disabled role as the primary organizing factor in your life. This change is based on the loss of able-bodied status and the loss of independence, both of which are necessary to embody the retirement role fully.

Naturally, death is another cause of terminating the retirement role, and is the reason why the role will eventually end for everyone.

It is not possible to tie these phases of retirement to specific chronological points (for example, if you retired at age 64 you'd be on your "honeymoon" until 65 and six months, "rest and relaxation" at 66, etc.). We are all different and shall experience our retirements in different ways. Nor is this model intended to represent a fixed or inevitable series of events or states. Atchley and other gerontologists find this to be a useful model in that it shows what tends to be normal behavior among large number of older people. It is a helpful tool, I believe, in showing you that retirement is not a single (or simple) event. Rather, it is a series of fluctuating phases where attitudes and activities ebb and flow. Retirement is as magnificent and complex a phase of life as any other. It is also as difficult to predict with accuracy as are any of the individual human beings who live it.

Experience of Retirement

Now that we've seen a model which describes a more or less typical "retirement career," it may be helpful to look at some of the specific ways older people have come to actually experience retirement. In this way, we may be able to add some color and texture to the faces of retirement I am trying to draw as an introduction to this book.

Again, it is important to say that although researchers can point to a typical retirement pattern or career, there is no single way to experience retirement. Research recently conducted in New England by Gail Hornstein and Seymour Wapner (see the bibliography at the end of this chapter) describes four structures or modes of the retirement experience. I would like to discuss these briefly.

A number of people both approach and experience retirement as a transition into old age. They see it as a time to wind down, to reduce activity levels, to rest. It is not viewed as a period for starting new things. As one person reported, "If you've never been a gardener, you're not going to suddenly become one now." These people associate work with stress and see retirement as a time of release from this stress.

A second way people experience retirement is quite different from this first group. For many, retirement is seen as a period of new beginnings. It is welcomed not so much because it releases the person from their past, but it invites them into the future. It is perceived as a time for risk taking, for revitalization, for fulfilling heretofore unrealized goals. These people would begin to learn about gardening precisely because they hadn't been able to get to this during their working careers. Typical expressions from people who view retirement this way are "It's a whole new life" and "There's so much I want to do that I don't know where to begin."

A third way of experiencing retirement is as a continuation. In contrast to the first two groups, retirement is not experienced as an event of major personal importance. There is a thread of continuity to these individuals' lives before and after retirement. Retirement isn't a wave-making event. The major contribution retirement makes to these people is to give them time to pursue their most valued pre-retirement activities in a more satisfying and less pressured way. So, for example, those interested in writing began to write more while those who've long been engaged in sports programs intensified their participation in these activities.

A fourth mode of experiencing retirement is that of seeing it as an imposed disruption in life. These are people who highly valued their jobs and don't believe they can replace what has been lost by giving up work for other activities. More often than not, retirement was not a fully voluntary decision for these individuals. They may have been pressured to retire by a company policy, been mandatorily retired on the basis of age (which is no longer legal), or felt they had little choice but to retire due to poor health or other personal circumstances. Usually, these people have invested large portions of their personal identities in their work. Being separated from work brings a vision of the future that is constricted and empty of promise.

One important implication from knowing that retirement can be experienced in so many ways is that it helps us to discount some of the stereotypes that are common about retirement or retirees. We've all heard about "the happy retiree" or the "miserable retiree." We've all heard about the "rocking chair" approach or the "go-get-em" approach to late age. The fact is that some of each of these images are true. But to paraphrase a famous quotation, not all of them are true of all people. And in the same person, not all of them are true all of the time.

Conclusions

The most important idea I have tried to communicate in this chapter is that retirement is a complex and individual reality. There are no simple definitions, meanings, or ways to summarize the experiences represented by this phenomenon.

When speaking about retirement as a major period of life or as a career, modern gerontological research has shown that most Americans experience a wide array of phases and conditions during the last decades of life. In fact, because retirement is so common today and is deemed so important a period of life by so many, our images of it are said to influence a great many decisions that we make years before we actually stop working (during the so-called "pre-retirement" period).

Our attitudes and dispositions will have a lot to say in influencing how we actually experience our retirement years. In fact, research has shown that having a positive attitude about retirement before one actually retires is a good predictor of success in the post-retirement years. The actual experiences of retirement we shall have, although widely varied, will be greatly influenced by how carefully we think about our own aging. For example, whether we see retirement as a time or retrenchment or of opening new avenues of creativity will be greatly influenced by our thoughts and feelings about what it means to grow old.

There are many faces of retirement. As many as there are people who work and dream about that stage in their lives when they can cease full-time employment. As many as there are anticipations and fears about growing old. Each face has myriad lines and contours which reflect important aspects of human life—our physical bodies, our relationships, our financial resources, the way we use time, our connections to community. And of all the faces of retirement that exist today, one of them is yours.

For Further Reading

Atchley, R.C. (1985). *Social Forces and Aging (4th Edition)*. Belmont, CA.: Wadsworth Publishing Co. This is one of the most successful textbooks in modern gerontology. While used primarily in academic settings, it is a readable treatment of the important aspects of aging in society. It will be particularly helpful for readers who are interested in retirement research, presented in a non-technical way. The book should be available in most university and larger public libraries.

Hornstein, G.A. and Wapner, S. (1985). Modes of experiencing and adapting to retirement. *International Journal of Aging and Human Development*. This article reports on research into the ways in which retirement is experienced. The article is not technical and includes many interesting quotations from the research subjects. The journal in which it is published should be available in university libraries.

Willing, J.Z. (1981). *The Reality of Retirement*. Chapel Hill, N.C.: Lively Mind Books. While the title sounds a bit pretentious, this is a delightful book written by a retired executive about his experiences since leaving work. Willing has particularly insightful views about the role of personal values and the marital relationship in late age.

Ware, G.W. (1984). *The Latest Guide to Happy Retirement*. Danville, Il.: Interstate Printers and Publishers. Another personal guide to retirement from one who is there. Numerous personal experiences and recommendations on most of the common topics in retirement education.

The Aging Body

Christine F. Friedman

The words "physical aging" may evoke a stark picture of decline. In fact, aging is a much more complex and individual process than thought by many. Gerontology, the study of aging, and geriatrics, its medical cousin, have helped separate fact from myth in this area.

"When we retire, we're going to travel. Personally, I'm looking forward to working in my garden. But what if one of us gets sick? What happens then?"

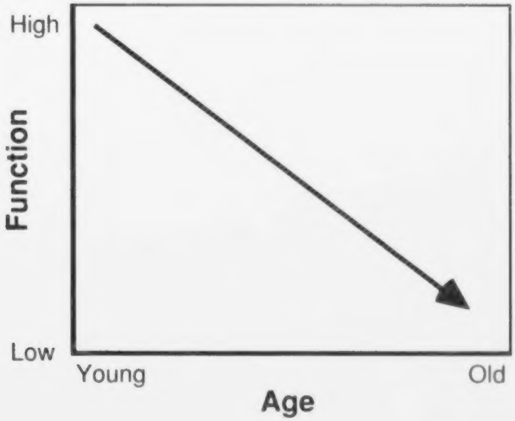
Your wish list for retirement, like the one above, probably includes plans to be active and involved in something that you enjoy. For many people, retirement affords a chance to shift gears from a forty-hour work week to a schedule with options for a variety of activities. You may wish to take trips with your spouse or time-share a vacation home. You may be anticipating the hobbies you can take up when you have the time. You may want to begin a new career. All of the options you have in mind call for you to be in good shape, to be healthy. Being sick, or frail, or fatigued, is not part of the plan.

So, it is no surprise that many of the fears and hopes for late life center around health. Will our bodies hold up? Can we count on our stamina? What are the risks of becoming sick? And if sick, with what? What can we do to diminish the risks and make our wish list come true?

These questions are at the heart of this chapter. The aim of "The Aging Body" is to clarify the process of physical aging. We will talk about the state-of-the-art knowledge in the science of aging. We will also consider the experiences of older people themselves. In this way, we can begin to sort out normal aging from abnormal aging. And, perhaps most important, we can begin to identify the areas in which we have some control over the quality of our aging.

The myth of "older is over"

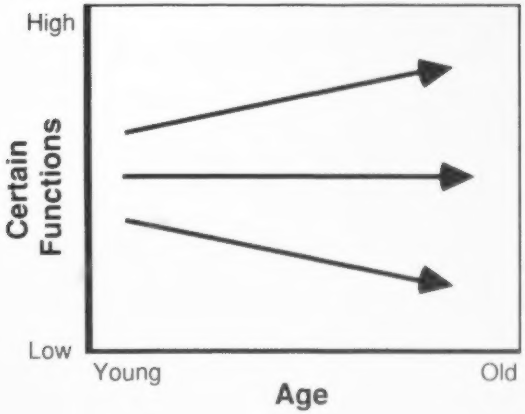
The process of physical aging is rife with dismal associations (not unlike aging as a whole, in our culture). The prevailing picture of the aging body is that of a body in decline. The older we get, the less we can do; what we can still do, we do less well. For example, if we used to run a mile at age 25, we expect to walk it at age 65. If we used to do all of our own chores on Saturday mornings in our mid-life, we expect to need plenty of time, or help, or both, in our late life. The downward-sloping curve that we take to describe the general experience of aging is especially depressing when it describes the aging body:



The simplistic depiction of "older is over"

The great fallacy of the notion that "older is over," and the reason why it deserves to be rejected, is that it ignores the wide variety of experience of physical aging. There are lies, damned lies, and statistics, as the saying goes. "Older is over" lumps all of the possible outcomes of health in late life into one negative and false statistic. It overlooks individual differences and blurs the distinction between biological processes.

A more meaningful graph to illustrate physical aging might look like the following:



A graph of physical aging

Let us take a closer look at the lines on this graph which describe the different components of aging.

Setting the record straight: what *is* physical aging?

Physical aging is a complex process which includes three components. All three components may not be present in every individual, or may not coexist at any one point in time. The three components are:

- the effect of time;
- the effect of disease;
- the effect of misuse and disuse.

The effect of time

The bottom line on our graph of physical aging demonstrates the effect of time. The time line is a slow but steady downward-sloping line. It may remind us of the simplistic "older is over" statistic, but, in reality, the time line is much less drastic. The time line really shows us the process of normal aging. It refers to decline of certain systems of the body, and not decline of the body as a whole. Examples of normal aging, or the effects of time, are: graying of the hair, wrinkling of the skin, decrease in sharpness of the senses (vision, hearing, taste, smell, and touch). These are all considered normal declines in the absence of disease. For example, loss of vision may be due to high blood pressure or to the aging of the elastic and muscular structures of the eye, a condition called presbyopia. In the first case, disease is the cause; in the second, the cause is normal aging. Note also that the high blood pressure can be stopped by treatment, whereas aging of the eye can only be compensated for by wearing prescription lenses.

The other important point to make about normal aging is that everyone's time line is different. Some people need a hearing aid, for example, while others don't. In the normal aging process, some functions decline rapidly (the loss of skin elasticity), some gradually (becoming farsighted), and some not at all (intelligence). Some functions, we will see later, can actually improve, even in late life.

There is also a theme of normal aging which is described by the time line on our graph. That is the theme of diminished reactivity of the body's defense mechanisms. What this means is that the aging body still retains the potential to defend itself—against temperature changes, infections, stress, and other assaults—but that the aging body takes longer to react and may react less intensely and less fully than a younger body. A common example is that an older person who gets the flu may be sicker with it and take longer to shake it than a younger person. The effect of time on the immune system is a primary reason for the annual flu vaccines offered to senior citizens through local health departments and clinics.

Why do we age?

Let us turn our attention for a moment to a central question in the study of aging which relates to the process of normal aging. Mankind has long observed that all living things age and change with time. (There are some species which do not age but merely die, such as sea sponges. But this is the exception, not the rule.) A natural question to ask, then, is *why* do we age? A great deal of science as well as philosophy have been directed

2

toward this question. The scientists put forward two basic theories of aging.

One theory holds that we age because of the cumulative wear and tear on our bodies over time. Our bodies just peter out, or run out of gas, as it were. This theory grew out of observations that the environment takes a heavy toll on living things. For example, after the atomic bomb was dropped on Japan in World War II, the inhabitants of Hiroshima who were exposed to radiation showed increased rates of premature aging and death. Another form of radiation, radiation from the sun, makes skin wrinkle, toughen, and spot. This is aging of the skin. All of these environmental agents exert their effects on cells. They damage the integrity of the cell membrane, the important enzymes that run the cell, and the DNA which directs cell growth and cell division.

It is because of these known effects of the environment on living things that health professionals and others advocate caution in radiation exposure (such as unnecessary dental or diagnostic x rays and ultraviolet rays from the sun), control in environmental pollution, and avoidance of smoking and second-hand smoke. A healthy diet, adequate in protein and carbohydrates to rebuild body cells, and in vitamins which help defend the cell against damage, is also extremely important.

Still, even if we take care of ourselves, we know that time will make its presence felt. The inexorable effect of time gives rise to the second theory of aging, the notion that aging seems to be built into our bodies.

The life expectancy for an American today is approximately 75 years, slightly less for a male, slightly more for a female. Although we hear about people who live to be 100—as on the "Today" show where Willard Scott, the weatherman, wishes happy birthday to a centenarian every day—this is still unusual. There are some 12,000 such people in the U.S. out of a population of 240 million. And we still know we can't live forever, much as we might long for immortality (as long as it's healthy immortality!)

We also know that other events in the human life cycle are timed events, such as birth, the start of the menstrual flow in girls, the growth of a beard in boys, the menopause. Aging and death may be timed as well.

A likely explanation for the limit on our lifespan is that there is a clock somewhere in our bodies set for a certain number of years. There may be a central clock in the brain, or a bunch of clocks in the various cells of the body.

The two biological theories of aging, the damage theory and the program theory, can coexist. That is, the natural clock of aging may be speeded up by lack of care or disease.

Now let us return to discuss the second component of aging, the effect of disease.

The effect of disease

When we are children, we are at risk for certain diseases: ear infections, measles, diaper rash, tonsillitis. Similarly, there are diseases characteristic of late life. The most notable are heart disease, high blood pressure, stroke, and certain kinds of cancer. (Other diseases common to late life are: arthritis, chronic lung disease, diabetes, benign enlargement of the prostate in men, osteoporosis in women.) In terms of mental health conditions, depression is very common. Although Alzheimer's disease, a form of senility, has received a great deal of media attention—deservedly so, because it is a devastating disease—it is not nearly so common as simple depression in the elderly.

To have more than one disease in old age is not unusual. This is not to say, of course, that these diseases are inevitable consequences of physical aging. Their frequency merely increases with age. (Remember the adage about the reliability of statistics.) The only truly inevitable toll on the body is time. Some people contract disease in late life, while others go on, "never sick a day in their lives." This is a reflection of the luck of the draw—sometimes a disease runs in families—and of the way we take care of our health. In other instances, the origin of a particular disease cannot be currently explained. Time also plays a role in that the diseases of late life take many years to appear.

Heart disease is the number one killer in our country today. Let's hear the story of someone who has it:

> Dick Parker is a 55-year-old employee of a paper company. He works a 50-hour week and weekends are reserved for everything else. His son is home for a visit and rags Dick about being overweight. They throw the baseball around and Dick is quickly short of breath. He is forced to sit out and wait for the pressure in his chest to pass. He thinks about his own father who had a heart attack when Dick was a young man and he agrees to go to the doctor.

Dick Parker's doctor is likely to find evidence of coronary artery disease. Dick fits the picture: he's in the right age group, with the risk factors of family history, excess weight, and overwork. He is showing the symptoms of poor blood flow to the heart muscle, namely, pain and lack of wind. Dick will find out that he has been building up to his heart problem for many years, probably since he was a young man, a fact he may want to share with his son. He has a lot to think about.

Has Dick now fallen onto a steep, downward curve of decline? The answer to this question depends on the action Dick decides to take at this point.

In order to better understand Dick Parker's situation, we must move into the last component of aging, the effect of misuse and disuse on the body.

The effect of misuse and disuse

We live in a paradoxical society. On the one hand, we have made huge leaps in our understanding of health and disease. At the turn of the century life expectancy was 49 years, and, now, as we have said, it is 75. We understand much better the reasons why people become sick and the ways to help them heal. Yet, these same advances in technology and medicine threaten to impede our participation in our own health care. We may expect medicine to patch us up, no matter what kind of shape we are in. We may want the easy fix, a medication or an operation. And we have every convenience at home and at work. We use dishwashers, vacuum cleaners, and lawnmowers. We never walk where our cars can drive us. The sedentary life is the American norm.

Dick Parker is one of us. He has been living out the saying, "if you don't use it, you lose it." His body shows the effects of misuse and disuse. Dick is at a crossroads. He can decide to live with his heart disease and return to life as he has known it. Or he can, with the help of his family and health care providers, embark on a program to take better care of his heart, and his aging body.

Sometimes it requires a frightening jolt such as an illness to motivate change. The gift of the human body, though, is that it is never too late to change. The body has a remarkable capacity to respond to good treatment and improve. Dick Parker has a bright future ahead if he chooses to get involved in his own health care. His task will be to catch up with the effects of misuse and disuse on his body all of these years.

Prevention is not a four-letter word

The areas Dick needs to pay attention to may be familiar to you. They are the basics of prevention.

> *His diet*: He needs to eat a well-balanced diet, low in calories, high in complex carbohydrates (cereals, grains, fiber), lower in protein, and lowest of all in fat (saturated fats, those which are solid at room temperature, and cholesterol).

The purpose of a sound diet is to stop the deposit of cholesterol in the arteries and to lessen the strain on the heart by lowering body weight.

> *Smoking*: Dick is not a smoker, a fact which is in his favor. Smoking is the great negative. It starves the heart of oxygen, constricts the blood vessels, and destroys lung tissue, among other things. But had Dick needed help in quitting smoking, he would have

found out that there are excellent programs in communities across the country. There are plenty of other people who have successfully quit smoking and feel the better for it.

An exercise program: Dick needs to put aerobic, or oxygen-using, activity into his life. This should be a gradual progression under the supervision of his doctor. Dick can obtain an exercise prescription which comes from the results of a treadmill examination administered by the doctor. He will find out the *f*requency (# times per week), the *i*ntensity (peak heart rate to strive for), and *t*ime (length of exercise period) for exercising (the *fit* principle). He may have access to a community-based cardiac rehabilitation class where he can exercise without fear. Walking is a good start; jogging or swimming could be part of a future routine.

The purpose of exercise is to strengthen the heart and to improve the circulation throughout the body. Aerobic exercise is also an efficient calorie burner.

An outlet for stress: Dick may fit the profile of the "type A" or coronary-prone personality. This is a driven, impatient, high achiever who needs to play out stress so that it doesn't tax his body systems. An exercise program will certainly help. Other things that help diminish stress include learning to slow down or take a break when the pace becomes too intense. Some people find that reserving a time in the day for a peaceful activity, such as reading or listening to music, or meditating, will help them relax.

Stop a minute and take an inventory of your own health habits. Do you smoke? What kind of a diet do you eat? What form of exercise do you get and how often? How do you cope with stress in your life? There are references at the end of this chapter that can help you pursue these questions.

Changing health practices is difficult. It may demand a total re-ordering of our lives. We may have to confront habits that we have had for years. It is an awesome fact the the choice is ours, but it is also an extremely positive piece of news. It says that we can take some measure of control in our health and the quality of our lives.

If Dick Parker takes on this approach to better health, in partnership with his family and his doctor, he is sure to reap several benefits. His risk for further heart damage may stabilize, putting him on the straight, middle curve of our aging graph. He can expect many of his body functions to actually improve: his strength and endurance will increase, he will digest better, he will probably sleep better, and his self-esteem should be on the rise. He will climb onto the upper curve on the aging graph, an uphill slope but a positive slope.

Dick has made this choice. I know it: I work with him. His family has also become deeply committed and involved in a healthier life. His wife, Helen, helps by making healthier meals. They now take a walk together after supper every night. The Parkers are back to making plans for their retirement.

Summary

In this chapter, we have tried to examine the physical process of aging with a critical eye. We have discovered that aging is a complicated process composed of three different components. We have seen that aging differs for different people. Within the same individual there will be different rates of aging for different body functions. While certain changes do accompany the march of time, we do not have to prepare for a late life full of disease and debility. Finally, we have identified the importance of "using" our bodies carefully, that is, of taking part in our own health care.

The hope of this chapter was to dispel the notion that our aging body is the enemy. The challenge for us is:

> "...to change the things we can change, to accept the things we cannot change, and to have the wisdom—and knowledge—to know the difference."

For Further Reading

There are a great many books on the subject of aging. Beware the fads and the easy promises. Consult your health care provider if you have questions about what you read.

Walford, Roy L., M.D. (1983). *Maximum Life Span*, Avon Books. An interesting and far-ranging discussion of the physical process of aging for the lay person, written by an immunologist who lives what he preaches.

Benson, Herbert, and Klipper, M.Z. (1976).*The Relaxation Response*, Avon Books. One of the first popular treatises on the origin and management of stress.

Lederach, Naomi, et. al. (1986). *Exercise As You Grow Older*, Good Books. An oversize book, full of photographs, written by a woman, her mother, and her daughter. Full of ideas and fun about exercise across the life span.

American Heart Association, (1986). *The American Heart Association Cookbook*. Ballantine. A guide to tasty, heart-healthy meals.

Financial Planning for Retirement

Philip Jagolinzer

Financial planning for retirement should begin with self education, particularly examining your assets and liabilities. You should learn about the financial alternatives that are available. It is important to take into consideration your tolerance for risk, the need for diversification, and effects of future economic inflation in your planning.

The key to financial planning for retirement is in knowing to what extent you will be financially capable of doing what you would like during those years. Gaining this knowledge requires effort on your part. No one can tell you what your financial needs are because of philosophical differences as to what is necessary. And because each of us has, and will have, access to differing resources at retirement, we must, individually, make decisions affecting our financial future. We can suggest ways to evaluate your situation and to make changes for the better, but only you can follow them to your advantage.

Beginning: Basic Rules

First, and foremost, among rules is to avoid "complete" dependency on others, until you are physically or mentally incapable of doing for yourself. This will allow you to have control over your life, financially and otherwise, and will help you to think better of yourself. This rule does not suggest that you attempt to do everything for yourself without assistance and/or advice from others. What it does say is: do as much as you can and get help when you decide it is to your advantage.

The second rule is to get a top notch education about all the issues confronting you in retirement. For most retirees this means learning a great deal about financial matters heretofore left to others or ignored for lack of interest. While many women are quite astute regarding financial matters, my experience suggests that a need for more financial knowledge is more prevalent for women in a traditional marriage than for men or single women. For some reason (or reasons) the traditionally married woman has tended to leave financial decision making to the husband. In approaching retirement this should not continue to occur because of the likelihood that at some time in the future she will be alone and in need of a thorough understanding of the financial resources available and how to put them to best use. For both men and women education is the key to planning and decision making.

Educating Yourself

There are many fine books and magazines devoted to informing people about various aspects of financial planning. My favorites include three magazines: *Changing Times*, *Consumer Reports*, and *Money*. Most public and university libraries have these and others available, and some can be purchased by subscription or at newsstands. These publications are written for the layperson, providing in-depth information from a perspective of people who know little, if anything, about the subject of financial planning.

An excellent starting point in the education process is an article, entitled "Where Does All The Money Go," which appeared in the September 1986 issue of *Consumer Reports* (pages 581 to 592). This piece describes, in some detail, methods of evaluating where you spend your money. It is very insightful, to say the least. The next step is to put it to practice in learning about yourself.

Getting To Know You: Financially, That Is

In order to plan your financial future (you can't plan for your past) it is necessary to know several things:

1. What benefits you will have in retirement.
2. What expenditures you will have in retirement.
3. Whether expected benefits exceed estimated expenditures, or vice versa.
4. What resources you have now that can be used as a basis for improving your retirement financial picture.

Knowledge about your benefits, expenditures, and resources is crucial to the decision-making process. Do your benefits exceed your expenditures? Is it possible to increase benefits or other sources of retirement revenues? Are there expenditures that can be reduced? These and other questions depend upon knowledge of your present, and expected future, financial situation.

Your Retirement Benefits

While it may not be possible to be very accurate in predicting what your expenditures will be in retirement there are ways to approximate them. If the estimates are reasonable they will provide a good basis for planning your retirement financial program.

> *Rule of Thumb:* you will need between 60 percent and 80 percent of your current income when you retire.

While the range of 60 percent to 80 percent is quite wide, studies have shown that it is a reasonable range for most retirees. In that sense it helps in both planning and advising about those years. To provide a more accurate picture of retirement needs requires some effort on your part.

Illustration 1, the Expenditure Worksheet, is designed to assist you in determining, first, where you spend money now. The form used can be prepared by you from a blank sheet of paper, lined paper, accounting paper, or anything else that suits your purpose. The objective is to list down the left side the date, check number, credit card or cash used, followed by the amount in the column that best describes the purpose of the expenditure. Some examples, such as food, auto, clothing, etc., are provided in the illustration. You will need columns for commonly occurring expenditures. My experience is that the miscellaneous column invariably ends up with the highest, or near highest dollar amounts. If this exercise is completed for a 12-month period (preferable the last 12 months) you will provide a significant amount of information and will probably be astounded at where your money goes. The next step is to use your current expenditures as a guide to retirement expenditures.

Crossing Out

At this point you must examine the Expenditure Worksheet carefully and cross out any expenditure which will end when retirement occurs. Examples of this expenditure might be

Illustration I

Expenditure Worksheet for period from January 1, 19xx to December 31, 19xx

Date/Check #/ Explanation	Food	Auto	Clothing	Vacation & Recreation	Medical	Taxes	Housing	Utilities	Investments	Miscellaneous
1-1 410	50									
1-2 411		100								
1-2 CASH			40							
1-3 MC				25						
1-6 412		20								
1-7 CASH	10	11								
1-10 413								35		
1-11 MC										25 Gift (Betty)
1-12 414								500		

Social Security taxes paid while you work, lunch at restaurants five days per week, etc.

Reducing

Your examination of the Expenditure Worksheet probably revealed many expenditures that will not be eliminated in retirement, but will be significantly smaller in amount. Cross out and show the reduced amount on the worksheet. Examples of reduced amount expenditures may be clothing for work or winter clothing if you plan to move to Florida or Arizona.

Add

After crossing out and reducing expenditures it is time to add to the worksheet any items that are not being incurred now but will be in retirement. Examples of these are health insurance if your company does not pay for it after retiring, travel and recreation, etc.

Increases

The last step is to increase the expenditures when they are anticipated to be greater than now shown. Examples might include food at home since you will not be eating at work, visiting movie theatres more frequently, etc.

Compare Benefits With Expenditures

When you compare your benefits with your expenditures, should you find that expected benefits exceed estimated expenditures then it is extremely important to go back and verify each number used in the calculations. To assume, now, that you are in a good financial position and later find out differently could be disastrous. It may be too late to make changes at retirement that will satisfy your needs. The sooner corrective action is taken, the more likely that you will be financially happy in retirement.

When you compare your benefits with your expenditures, should you find that the estimated expenditures exceed the expected benefits, then one or more of several things can occur:

1. you can reduce your expenditures.

2. you can seek to change your contribution to or makeup of one or more of your current retirement programs.
3. you can seek to establish a new plan or plans to increase benefits at retirement.

Some combination of those alternatives is most often the best solution to filling the gap between benefits and expenditures.

Reducing Expenditures

Most people have difficulty in finding places to reduce spending. If you are in that position, why not save that for last; perhaps one of the alternative solutions will allow you to spend what you wish in retirement. It's worth a try, especially since you've worked so hard to get there. But, be prepared to come back to reducing expenditures if nothing else works.

Change Current Retirement Plan(s)

In order to increase benefits, an investigation of your current plan(s) may lead you to make adjustments in the amount you contribute, the way it is invested, or the manner in which it is expected to be distributed to you. In some cases another alternative may be to postpone retirement for a few months, or a year, to bring the benefits to a higher level.

Establish New Plan(s)

For many people the easiest alternative for filling the gap between benefits and expenditures is to create a new plan or plans. For example, if Individual Retirement Accounts are not being used they could be started. Tax deferred annuities can be created by an employer's plan or by dealing directly with an insurance company. Another possibility is to create savings plans which can earn income during the retirement years. These can result from payroll savings for U.S. Government EE or HH saving bonds or savings accounts at a credit union or banking institution. At various places of employment other savings and retirement options may be available. With changes in federal and state tax law, opportunities come and go for individuals to improve their retirement benefits and resources.

Illustration 2

Where I Stand Today

Date__________

Assets	Liabilities
Cash on hand and checking account balance	Installment debt
Savings account balances	Mortgage balance
Stocks and bonds (FMV)*	Alimony & child support
Life insurance (cash surrender value only)	Other debts
Real estate (FMV)*	
Vested interest in retirement fund (IRA)	
Net worth of business owned	
Other assets	
Total $	$

Net Worth $__________

(Total Assets less Total Liabilities=Net Worth)

* FMV means Fair Market Value today

Your Resources

At least once each year each person should determine the dollar amount and composition of assets owned, and the dollar amount and nature of debts. Two purposes served by this exercise are to determine changes that will provide, in retirement:

1. additional income, and
2. a greater degree of financial security.

Illustration 2, Where I Stand Today, is a personal balance sheet. In it you are asked to list all of your assets and liabilities (debts). The difference between assets and debts is called net worth. If you have ever applied for a bank loan you should be familiar with this form. As the net worth increases it is usually possible to be more flexible in dealing with the benefits/expenditure dilemma.

Additional Income

To provide more income it may be possible to convert some underutilized assets into cash generating resources. One possibility is the family home.

Many people fail to appreciate the true cost of owning their home, especially the big three- or four-bedroom houses in which the children were raised. It may be time to reduce the costs and efforts required to maintain that building and, thereby, increase spendable income and leisure time.

A home worth $120,000 today (an average value in many communities in 1988) is probably costing the owners at least $1,200 per month, or $14,400 per year in housing costs:

Property taxes @ 2% of fair market value = $2,400
Housing maintenance @ 1% of fair market value = 1,200
* Income lost @ 9% of fair market value = 10,800
Total estimated housing costs $14,400 per 12 mos
=$1,200 per month

* This is the amount that the owner would receive each year if he/she sold the house for $120,000 and invested that amount to earn 9% per year.

Since the owner, in the example above, would have $14,400 of extra money to spend each year, it could be used for rent or for payments on a smaller, less valuable home and, thereby, free up some of it for other uses. While the decision to sell the family home may make sense from a financial point of view, the emotional attachment must be considered when there is no need for additional income, or it can be obtained by taking other acceptable action(s). In some cases the home is the major asset owned by the retiree, and the only available source of needed income. Other options, such as home equity loans and second mortgages, should be examined with the greatest of care; experts on financial planning for retirement generally do not recommend them for the average retiree because few are able to invest the proceeds to provide annual income that is greater than the new mortgage payments.

Improving Financial Security

Because most retirees are not adept at financial planning, and fail to appreciate the time it takes to establish a well-balanced retirement portfolio, they tend to have disproportionate amounts of retirement resources in one "basket." For many the major asset is a home. Any counselor worth listening to will advise you to divide up resources into several "pots;" this is called diversification of your portfolio.

Diversification is important for any portfolio because it reduces the risk associated with a downturn in the value of any one investment. Obviously, if everything is invested in one area, and it does well, then you feel good and enjoy the rewards. Unfortunately, today's "stars," all too often burnout, leaving ashes in their wake. No one can predict the future, we can only make educated guesses based upon past experience, some information, and our intuition. By spreading our resources out, among several investments, we lessen the chance of significant hurt.

Normally, as we approach retirement, our tolerance for risk decreases. This is desirable because the permanent loss of resources is more difficult to make up as our major income-producing years are reduced. Once we stop working, resources cannot be increased unless retirement benefits exceed expenditures, there is a windfall from inheritance or winning a lottery, or there is a significant increase in the value of some resource.

In developing your strategy to protect what you have, consideration should be given to some or all of the following to provide diversification:

1. certificates of deposit (primarily with banks)
2. annuities (primarily with insurance companies)
3. government securities (obtained through banks, brokerage houses, or by participation in a mutual fund)
4. mutual funds (obtained directly from the fund or through brokerage houses)
5. corporate or municipal bonds
6. corporate stock
7. real estate (your home and/or investment property)

In my opinion, items 5 and 6 provide the greatest risk to retirees. Owners of shares of stock, for example, must have time, patience, and a willingness to devote great effort to following their progress on a daily basis. If one wishes to take risks in order to participate in the advantages and disadvantages of the stock and bond markets, it is probably advisable to accomplish those objectives through a mutual fund, where professional managers put in the time and effort on your behalf.

Investors have flocked to mutual funds in the last 15 to 20 years, and, as a result, the number of funds has increased significantly. Choosing a mutual fund can be as tricky as choosing a share of stock. Most studies have shown that no-load (those not charging a broker's commission) mutual funds, as a group, have performed as well as load funds. There are probably as many above average no-load mutual funds as there are above average load funds. By writing or calling (usually via a toll-free number*) directly to a fund you can obtain information needed to make a decision, and save commissions.

*Some toll-free numbers advertised in the *Wall Street Journal* include:

Dreyfus	1-800-USA-LION
Fidelity	1-800-544-6666
Neuberger & Berman	1-800-367-0770
Scudder	1-800-453-3305
T. Rowe Price	1-800-638-5660
Vanguard	1-800-662-SHIP

Since most retirees cannot afford to lose much, if any, of their resources, investment risk must be small. Yet, as most investors know, the lower the risk, the lower the return (or income) earned. The best trade off, for many, seems to be broadbased, high quality mutual funds, with above-average returns over 5- or 10-year periods. I usually recommend to retirees a group called "balanced" mutual funds. They invest in both stocks and bonds. I suggest, as you read material from the funds under consideration, that you ask "Is this fund buying primarily blue chip stocks and bonds?" Those that cannot answer "yes" should be approached with caution.

Beware of those mutual funds that specialize in one industry, they are commonly referred to as "sector" funds. While many of them have performed very well, the risk is also very high. A downturn in that sector (e.g., health, energy, metals) could cause a significant decline in the value of the investment.

While mutual funds are not for everyone, they do provide an opportunity for diversification in a wide range of investments, usually with quality management, at minimal cost to the investor. As with any investment, taking time to educate yourself about mutual fund alternatives may result in significant financial rewards.

Much helpful information, regarding the mutual fund industry and specific mutual funds, is available in: *Forbes* magazine (an early September issue each year); *Money* magazine (the May issue each year); and *Changing Times* (the October issue each year). A rating and/or ranking of the various mutual funds is provided in the aforementioned magazines. These, and other helpful publications, are available at most university and public libraries. Some are also obtainable by subscription and/or at newsstands.

Dealing With Inflation

There is a strong probability that during your retirement years the prices you pay for products and services will be affected by economic inflation. In financial planning how one should deal with that likelihood? Since the extent of future inflation is unknown it is best to deal with it by assuring that benefits and other income will increase to offset, at least partially, expected price increases. In this way you should have additional dollars to pay higher prices.

To provide for the effects of inflation, some business retirement plans build in an inflation-adjusted benefit. Other plans allow the retiree to take a portion of benefits as a fixed annuity with the remainder as a variable payment, fluctuating with changes in the stock market, the value or income from specific investments, some index, or some other factor. These types of alternatives furnish some protection for the retiree from the ravages of inflation, but they also provide for some uncertainty as to the exact amount of the annual benefit—in some years the benefit is higher or lower than in other years. For those retirees without such options it is probably advisable to put from 25 percent to 45 percent of total resources into two, or more, high quality mutual funds which own shares of stock in a diversified portfolio of "blue chip" corporations. The dividends and value of these companies tend to rise when the cost of goods and services increase during periods of inflation.

Closing Comments

There is much more that can be said about financial planning for retirement. This chapter provides a good beginning and overview. Those individuals approaching retirement, who are willing to make the effort to educate themselves, will learn about different types of annuities, the use of trusts to protect their financial position in advanced years and/or declining health, and so forth. Many of those, and other, advanced topics appear in the magazines recommended elsewhere in this chapter, and in other magazines and books. Learn about your financial self, learn about your options, and make informed decisions that will lead to financially successful retirement years.

In summary, for financial success in your retirement years, it is important that you—

- Educate yourself about various aspects of financial planning.
- Know what benefits you will have in retirement.
- Estimate what expenditures will be required in retirement.
- Determine what resources you have now.
- Attempt to fill gaps between retirement benefits and expenditures by saving and by changing your portfolio mix.
- Protect investments by diversification.

For Further Reading

Listed below are a sampling of two books, from among many, available at bookstores and libraries, that will provide basic, yet complete, information to help with your financial planning. Topics run from income and expenditure planning through estate planning.

Greene, Mark R. and Dince, Robert R., (1983) *Personal Financial Management*. Cincinnati: South-Western Publishing Co.

Stillman, Richard J., (1984) *Guide to Personal Finance*. Englewood Cliffs, N.J.: Prentice-Hall, Inc.

Four magazines were mentioned in this chapter. Below are the current subscription addresses for them. Copies are also available at bookstores and most public and university libraries.

Changing Times
Editors Park, Maryland 20782

Consumer Reports
Box 51166, Boulder, Colorado 80321

Forbes Magazine
60 Fifth Ave., N.Y., N.Y. 10011

Money
P.O. Box 54429, Boulder, Colorado 80322

Changing Relationships In Retirement

Carol Lynn Davis and Joan Martay

Relationships with our spouse, parents, children, grandchildren, siblings, and friends will continue to play an important role in retirement. Changes will take place, however, partly due to the fact that we have left work, and partly to issues related to the aging process. Consideration of potential changes in our relationships are a crucial factor in retirement planning.

As you begin to think about what kind of life you want to live in your retirement years, it is important to consider how certain relationships may change during this period. Some of these changes may be due to choices you have made about other people. However, since every relationship is a "two-way street," you may be reacting to changes initiated by other persons. Whichever the case, understanding some of the possible changes that take place in relationships may assist you in making important decisions in late life.

This chapter will look at many of the relationships in your life and possible changes you may experience with them during the next few years. The end of the chapter includes activities and suggestions which may help you to resolve relationship conflicts and reduce the stress inherent in most changes. We also list additional readings and other resources which you may find helpful.

Family Relationships

Your family relationships usually provide you with your primary source of emotional support. Most people are a part of several types of family relationships. If you are or have been married and have children, most likely you are part of a multigenerational family. Your family may include at least three generations: yourself and your spouse, your children, and your grandchildren. However, because people are living longer today, many retired persons now have elderly parents still alive and grandchildren or even great-grandchildren, making them members of four- or five-generation families.

Your relationships with family members may include a marriage partner, parents, children, grandchildren, brothers and sisters, and other relatives. We will examine each of these more closely and look at how they may change during your retirement phase of life.

Marital Relationships What are some of the characteristics of marital relationships as couples approach retirement? First, long-term marriages are a more common phenomenon today, mostly due to increased life-expectancies. In spite of the reality of increased divorce rates in recent times, fiftieth wedding celebrations are more frequent today than in the past.

Couples who have been married many years have experienced a wide variety of changes and adjustments in their relationships. One such adjustment usually occurs when the last child leaves home. This often takes place when the married couple reaches middle age and is frequently referred to as the "empty nest" syndrome. If the last child was born when you were in your late 30s or 40s, you may not experience the departure of all your children until you reach your 60s.

Although many couples adjust readily to the empty nest, some have difficulty. After 25 or more years of assuming the roles and responsibilities of parenting, a couple may have difficulty returning to the exclusive role of husband, wife, companion, and lover. Women who have viewed motherhood as their primary role may have more difficulty making adjustments to the departure of children. However, the last child leaving home does bring opportunity for greater involvement with one's spouse. Often, the empty nest represents fewer financial burdens (that is, after the college loans are paid off) and greater freedom to develop new interests and, possibly, increased marital intimacy.

Retirement may create other changes and necessary adjustments in the marital relationship. Retirement brings a new stage to marriage in that the number of hours you will spend with your spouse may increase dramatically. Prior to retirement, you and your spouse may have been actively involved in separate activities outside of the home. Increasing "togetherness" can produce tension, as neither partner is accustomed to having the other around so much of the time. There is the famous line from the wife of the newly retired businessman: "I married him for better or worse, but not for lunch every day!"

A wife who is accustomed to doing things at her own pace may feel that the husband's constant presence places too many demands on her and "cramps" her personal freedom. She may resent her husband's new-found interest in closely examining her daily activities. Less frequently, the newly retired wife may upset the routine of the home. One husband who retired 10 years before his younger wife felt uneasy with her around the house all day. He felt as though his castle had been invaded and that his wife was destroying the order he had arranged. Opportunities for practice in conflict resolution arise in such situations!

As more women enter the job market, the timing of each spouse's retirement becomes an important issue to consider. Husbands react in different ways to their wives' employment. Many are pleased with the extra income and their wives' new interests. However, many husbands feel the wife's place is in the home, particularly after he retires. When both spouses work, it is important to discuss the timing of each retirement. The goal of this important discussion would be timing the retirements such that they are acceptable to both parties.

Studies have revealed that satisfaction with marriage may increase in the middle and later years in life. Couples who are still together during these years are less likely than younger couples to say that their marriages have serious problems. These couples have been able to work out their differences and arrive at a mutually satisfying relationship. Rewarding aspects of marital relationships during these years include companionship, mutual respect, the sharing of common interests, and being able to express feelings openly to one another. Marital relationships and adjustment patterns in the post-retirement years may be a continuation of earlier patterns. Those who rate their later years of marriage as satisfactory have more than likely enjoyed a history of good marital relations.

Marital partners can be a source of great comfort, support, and companionship to one another during the retirement years. In retirement, the role of spouse may take on greater importance than ever before. Your relationship with your spouse may, in fact, become the focal point of your everyday life (a focal point which may have been shared in the past with your work, your children, and perhaps other things). With more time and attention being paid to your marriage, there is potential for problems to be highlighted and even exacerbated. Honest and direct communication with each other is one of the best ways to handle the adjustments necessary during this time. The fact is that most older couples adjust well to their new situations in retirement and can look forward to years of a deeply satisfying marriage.

Relationships with Elderly Parents If you are retiring while in your 50s or 60s, it is possible that one or both of your parents are still living. The relationship you have with your parents will reflect the history of the parent-child bond as it has evolved through the years. In your adult years you have most likely experienced many changes in your relationship with your parents.

As people reach maturity, they begin to see their parents more as individuals in their own right with their respective strengths and weaknesses. Idealization of parents usually disappears as people begin to look at their parents objectively. Bitterness toward them for perceived past mistakes and shortcomings may become resolved. As your parents age, you also realize that they will not live forever. This realization often comes as they begin to exhibit greater frailty in light of their advanced age. You may find that your parents, who were once such sources of strength to you, now require your support.

Research has revealed several characteristics of the relationship between adults and their elderly parents. Usually, both generations want their independence. This means that they will choose to live together in the same household only when this becomes necessary. The normal circumstance is for older persons to live nearby at least one of their adult children, but not actually with them. Ordinarily there is a healthy amount of contact between the generations. In one study, 91 percent of adult children felt "close" or "very close" to their elderly mothers and 87 percent to their fathers. Help in the form of money, services, and emotional support flows back and forth across generations. This help seems to develop primarily from a sense of love and caring rather than a feeling of reciprocity or duty.

Stresses and strains between the generations begin to appear when the health of the aging parent declines. Adult children may need to spend much time, energy, and money on their parents' needs when they had planned to be spending these resources on themselves, their children, or their grandchildren. A couple may find that the time they had hoped to spend traveling and playing with their grandchildren is being spent caring for aging parents.

While there is usually a great deal of enjoyment and little strain between generations while the parents are still healthy and vigorous, the burden of caring for frail parents often strains the relationship. More than half of adult children surveyed in a recent study felt some stress in connection with providing help to elderly parents. One-third reported substantial levels of stress. Such stress may take the form of physical or emotional exhaustion. There is considerable worry and anxiety concerning the health status of one's parents as well as how one's own life will be affected by parents' needs.

The possibility of parental infirmity is often ignored by people. Many don't expect to have to care for their parents and rarely plan ahead for it. When the situation can no longer be denied, many people perceive it as interfering with other responsibilities and plans. The frail elderly (usually considered to be age 85 and over) constitute the fastest growing group in our population. As a result, people in their 50s and 60s are now finding themselves with aging parents, a position quite rare for earlier generations. However, they also find themselves in a society which has developed numerous programs such as Social Security, Medicare, Elder Day Care, Respite Care, and a wide range of self-help groups which may help to lessen some of the financial, physical, and emotional strain.

Despite the strain which may arise out of such situations, adult children do care for their parents and do not abandon them. When such care arises more from feelings of attachment rather than duty, it is most gratifying for both elderly parents and their adult children. A growing body of recent research on middle-aged children and their parents reveals a picture of a strong bond between these two generations. This bond has grown out of the attachment which formed earlier in life and the bond will continue as long as both generations live.

Relationships with Children and Grandchildren The way you have related with your children has changed throughout the years. You have seen them grow and develop from the dependence of infancy and toddlerhood to the independence of adolescence and young adulthood. As the developmental issues of childhood and adolescence were resolved, your parent-child relationship changed accordingly. In your retirement years this relationship will continue to evolve as you each confront the issues inherent in your own developmental process.

Many people hold the belief that children "abandon" their parents as they age. However, there is much evidence that this is not true. In most cases, older people are not alienated from their children. Indeed, the family becomes the first resource for emotional and social support for both older and younger family members.

Although most people in their retirement years live in a household separate from that of their children, they are not "cut off" from their children. Most older persons live quite close to at least one of their children. One-third live within a 10-minute drive of at least one child. Very few older people live further than an hour's drive from a child (keep this fact in mind when reading the chapter on housing choices). Regular contact is maintained by way of letters, phone calls, and extended visits with children who live farther away. One study revealed that 80 percent of older persons had seen at least one of their children within the past week. This evidence supports the premise that older persons tend to stay in close contact with their adult children.

The relationship you have with your adult children will vary depending upon several factors. Whether you live with or near your child/children or 2,000 miles away will, naturally, influence the frequency of your interactions. The amount of time available for these interactions is also influenced by the age/stage of your adult child and the problems confronting them. In addition, it will naturally be affected by issues and problems you are experiencing.

Family relations between the younger and older generation are most often characterized by regular contact, affection, and a sense of responsibility to help in time of need. However, these relationships are complex and are different for every family. In dealing with your adult children, it is important to keep an open mind as well as an open path of communication. Parenting is a role which you can never fully relinquish.

A recent survey of 300 children and 300 grandparents concluded that the bond between grandparents and grandchildren is second only to the relationship between parents and children in emotional power and influence. The grandchild typically established a bond of common interest between the grandparents and the younger couple. Thus, the relationship which you have with your grandchildren may depend heavily upon the type of relationship you have with their parents, your children. It will also depend on your style of grandparenting.

New rhythms and patterns in the life cycle of the family as well as increasing life expectancy are reshaping grandparents' lives and the expectations which others have for grandparenthood. Most people become grandparents in their later 40s and 50s. They are healthier and younger looking and acting than grandparents in the past decades have been. They are more likely to be found on the golf course or tennis court than in the kitchen baking cookies or in the living room rocking.

Changes in the activity patterns of today's late middle-age and older persons have resulted in many grandparents having less time to devote to the grandparenting role. They may be rediscovering and renewing relationships with spouses, traveling, volunteering, or working. They want time for themselves. They may be caught in a generational crunch between their own aging parents who require assistance and their children and grandchildren.

However, in a recent survey, grandparenthood was found to be important to 75 percent of people over the age of 65 who have a grandchild. The same percent of grandparents see their grandchild at least once a week. This means that one generation or the other is making the effort to visit.

Children today are much more likely than any other previous generation to be able to have a relationship with their grandparents. In 1900, only one child in four had a grandparent alive at their birth. Recently, this ratio has increased to two in three.

There are many benefits for both the grandparent and the grandchild in developing a close relationship. Grandparents often have more patience and more time to listen than do parents. Many grandparents have specific skills and interests and are delighted to spend hours sharing these with grandchildren. Grandparents also have many stories about the past to share. These stories may help grandchildren to establish roots and links between generations as well as give them insight into what their parents were like as children. Most important, grandparents love their grandchildren unconditionally, and in today's world children need as much unconditional love as they can get.

Becoming a grandparent or building on your relationship with your grandchildren can add a new dimension to your retirement lifestyle. Although most men enjoy being a grandfather, grandmothers are more likely to assume an active role right from the beginning and continue essentially the same role into the later years. Grandfathers appear to become more involved with their grandchildren after retirement. Many spend more time with their grandchildren when they are no longer employed at jobs which claim much of their time and energy. They begin to visit grandchildren more, take them for walks, buy them gifts, and participate in their overall care.

If you are a grandparent or can envision yourself becoming one in the near future, you may want to devote more time to this role in your retirement years. Grandparents can make lasting contributions to their grandchildren. They can serve as sources of knowledge, wisdom, love, and understanding and can greatly affect the present and future lives of their grandchildren. The relationship you have with your grandchildren can be enormously satisfying and may play a significant role in your later life.

Relationships with Brothers and Sisters Brothers and sisters may play an important role in your support system as you get older. By the time you reach the later years, relationships which you have with your siblings are usually the longest lasting ones in your life. Over 75 percent of persons 65 years of age and older have at least one brother or sister, and most older people report being "close" or "very close" to their siblings.

Relationships with your brothers and sisters may change over the years. You may become closer in adulthood than you had been while growing up together. Although during certain years immediate families may demand much attention, evidence suggests that contacts between siblings are strong and have a high degree of closeness. Many brothers and sisters make special efforts to strengthen or renew their ties after their children "leave the nest."

While some elements of rivalry may persist throughout the lives of siblings, these feelings tend to be offset by emotional affection. Some siblings who have been estranged from each other re-establish their relationship. This can give a person a sense of accomplishment as well as a sense of peace with life and with themselves.

Sisters are especially important in maintaining family relationships. They will sometimes take on the role of holding the family together after the parents' deaths. The sister/sister relationship tends to be closer than other sibling ties. This is followed by the sister/brother relationship. Sisters may provide much emotional support to their brothers. Older men with sisters feel more positive about life and are less threatened with worries about aging.

Siblings do not usually live in the same household. Their communication is maintained by visits, phone calls, and letters. Although older persons are more likely to get help when it is needed from their children and grandchildren, they usually turn to their siblings before they turn to anyone else. Sibling relationships are especially important to married persons without children, the widowed, the divorced, and the never-married in providing practical as well as emotional support.

In your retirement years you may choose to maintain, strengthen, or renew relationships with brothers and/or sisters. These relationships may provide you with a great deal of satisfaction and pleasure. Siblings can share feelings and concerns as they face common problems of their age group. They can share memories, interests, and activities. Brothers and sisters may play an important role in the network of your relationships in retirement.

Friendship

Friends are important throughout our lives, and this may be particularly so in the later years. In fact, research has indicated that interactions with friends is a much better predictor of well-being and satisfaction in later adulthood than is interaction with family members other than spouses.

Having a close, intimate relationship with a person with whom you can confide your deepest feelings and thoughts may help you to deal more satisfactorily with the changes that will occur in retirement. When you can talk about your worries to someone who cares about you, it can be most beneficial to your mental and emotional health. Actually, it has been found that a confidant is more important for good mental health and high morale than is a high level of social activity.

You probably have a number of friends, some of whom you've known all your life. Your friends are likely to be of the same sex (except, that is, for your spouse), same marital status, same race, socioeconomic status, and age. Often a change in status such as that which accompanies retirement brings about a change in friendships. We often make friends with those with whom we work, and when we retire, we tend to see these people less than we used to. Also, what sometimes happens is that on those occasions when we get together with former work-mates, the conversations focus around events taking place on the job, and we may feel left out. In some cases, ties weaken unless there is a stronger basis for the relationship than the fact that you worked together in the same organization. If you are retiring earlier than most of your friends, you may want to think about developing friendship patterns that will compensate for this change of status.

There is a sex difference in certain friendship patterns during the later years. A woman is more likely than a man to have a close friend in whom she can confide. The most likely person for a married man to open up to is his wife. However, a married woman is more apt to confide in a child, a relative, or an intimate friend rather than her husband. While women find comfort in the company of friends in the retirement years, even men who have intimate friends tend to see them less after their own retirement. Women are more likely to make a new close friend than are men. While men tend to reach out to friends more often in times of need (for example, with the onset of poor health or in widowhood), women value their friendships consistently in both good times and bad.

It can be a special blessing in the later years to have someone who can sympathize with our problems and share our joys. The importance of friends throughout our lives cannot be underestimated. In creating the style of retirement that will bring you satisfaction, it is important to include time for thinking about and nourishing old friendship bonds as well as developing new ones.

Exercises

Here are a few helpful points for you to keep in mind as you assess your relationships and establish the best means to develop and maintain fulfilling ones:

1. The first and most important relationship you have is with yourself. Establish positive ways to maintain your continued physical, mental, emotional, and spiritual well-being. If you find yourself saying, "I'm too old to change!" recognize that change will occur whether you want it to or not. Why not make a conscious decision to change in a positive direction? The reality is that change is possible at any age.

2. Take time to be alone and nurture yourself in ways which fulfill you. You have the opportunity to be entirely responsible for how you spend your time. Replace all "I should" messages with "I want to" messages.

3. Continue to maintain a variety of satisfying relationships with family and friends, both male and female. You will benefit from meaningful relationships with those younger and older than yourself.

4. Develop new relationships. Retirement will give you time to pursue and explore interests which will provide opportunities for you to make new friends.

5. Have at least one close friend, as well as others with whom you express your thoughts and feelings. Keeping everything to yourself often leads to isolation and in some cases depression.

6. Express your feelings both positive and negative to others and listen well to them. Remember to ask for what you need. You cannot expect people to know what

it is you desire. Relationships become more authentic and satisfying when you share honest thoughts and feelings with other people and do not block others from sharing their reactions with you. When you deny your personal feelings, relationships are usually damaged or prevented from developing. Likewise, personal relationships are hurt when you try to control others through guilt, hostility, or intimidation.

7. Share physical and emotional contact with others. Physical affection such as a hug and hearing "I care about you" is just as important as eating a well-balanced diet and going for an annual physical.

8. Think about someone outside of yourself. You will find your own life enriched by thinking of and doing for others.

9. Spend time with people who stimulate and challenge you. New ideas enhance the mind as well as the spirit.

10. Learn to say no when you are retired. More requests might be made of you—requests of your time, your energy, and your resources. Weigh these requests and say no to those with which you are not comfortable.

11. Set realistic and challenging goals for yourself in the area of relationships. Consider your present relationships and initiate any desired changes. Say what needs to be said. Do what needs to be done.

12. Have fun! Pursue activities you enjoy doing and do them with other people: walk together, go to a movie, invite someone out to dinner, etc. Continue to discover new ways to have fun. Play does not stop with child-

hood. Create more laughter and joy in your life.

Roles

1. Think about all that you do in your life and the different roles which apply to you.

	Now	After Retirement	What benefits do you get from this role (sense of closeness, emotional support, challenge and stimulation, fun, etc.)
Daughter/Son			
Sibling			
Spouse			
Parent			
Grandparent			
Friend			
Neighbor			
Community Volunteer			
Social Activist			
Hobbyist			
Athlete			
Employee			
Employer			
Student			
Other (specify)			

2. Pick your top 2-3 roles and indicate how these roles have the potential to change positively and/or negatively after retirement.

3. Give yourself a challenge. Try on a new role or expand an old role. A "stretch" for me in the area of roles in my life would be:

Relationships

1. Presently my relationship with my

   - physical self (assess your diet, exercise, sexuality, sleep patterns, and health habits such as smoking, drinking, etc.) is:

   - mental self (consider thoughts about self as well as the intellectual challenges and stimulation in your life) is:

   - emotional self (consider feelings about self, assess your self-esteem) is:

   - spiritual self (my personal and/or religious beliefs) is:

2. My major social relationships are (list the names of at least 2-3 family members and friends):

   - after retirement, I foresee these relationships changing (positively and/or negatively) in the following ways:

3. The best thing about my relationship(s) with family and friends is:

4. The biggest concern I have about my relationship(s) with family and friends is:

5. My communication with family and friends is (consider your ability to listen and respond to others):

   - my strength in communicating with others is:

   - an area(s) I'd like to change with regard to my communication is:

6. The biggest change(s) I would like to see in the relationship area of my life is:

7. I can begin to make this change in this way:

8. I commit myself to (write out the course of action you will take):

For Further Reading

Porcino, J. (1983). *Growing Older, Getting Better: A Handbook for Women in the Second Half of Life*. Reading, Mass.: Addison-Wesley. This book includes information on such issues as family transitions (e.g., widowhood, the "empty nest," grandmotherhood), new forms of living arrangements, physical and mental health, and career and financial matters. Written in a reassuring and straightforward manner.

Springer, D. and Brubaker, T.H. (1984). *Family Caregivers and Dependent Elderly*. Beverly Hills, Cal.: Sage. A guide for caregivers of dependent older persons. Practical applications of research-based findings are given. Examples and exercises designed to help families deal with everyday problems involved in caregiving are included.

Brecher, E.M. and the Editors of Consumer Reports Books (1984). *Love, Sex, and Aging*. Boston, Mass.: Little, Brown. Stereotypes of a sexually inactive later life are demolished by the findings and anecdotes from a comprehensive study of sexual attitudes and behaviors among Americans over 50.

Gold, D. (1979). *Until The Singing Stops*. New York: Holt, Rinehart, and Winston. Twenty older Americans describe the experiences of their lives and the opportunities for a happy old age in an upbeat fashion.

Dinkmeyer, D. and Carlson, J. (1984). *Time for a Better Marriage*. American Guidance Services. This book provides systematic, practical help for understanding relationships and developing the skills that make marriage and any relationship rewarding, effective, and satisfying.

McGinnis, A.L. (1979). *The Friendship Factor*. Augsburg Publishing House. This book weaves together case histories and anecdotes about famous people with practical information about how to improve communication, resolve tensions in your own relationships, and develop closer bonds with others.

Huffines, L. (1986). *Connecting*. New York: Harper and Row. This book has a step-by-step program for developing effective communications with the people in your life who matter most. Brief but challenging exercises show you how to clarify your desires, trust your intuition, be more flexible, and enrich your human relationship experiences.

The Foundation for Grandparenting is a nonprofit group in New York that will provide information and advice on how to minimize conflicts and foster a good relationship with your grandchildren. When writing, enclose a self-addressed, stamped envelope. Write to: The Foundation for Grandparenting, 10 West Hyatt Ave, Mt. Kisco, N.Y. 10549

Where To Live In Retirement

Valerie Marr Murray

There are numerous housing options open to retirees. Among these are retirement communities, subsidized housing, mobile homes, condominiums, and retirement hotels. The decision where to live in later life is among the most important you will ever make.

Retirement planning—a time to think toward the future; assess current needs, interests and dreams; and determine what you want to do with your lives for the years ahead. As you plan for retirement, much time will be spent identifying the pros and cons of whether to continue to work, retire completely, or blend work and retirement together. You will review your investment strategies to determine if your retirement income will be enough to maintain your desired living style. You will spend time thinking about how you will fill the hours of retirement. Health must also be considered when planning for retirement. There will be a need to reevaluate medical insurance policies to determine if appropriate coverage will continue once retired. Many of you will look into the future and try to anticipate any changes in your health status that could require adjustments in different aspects of your lives.

In almost every aspect of retirement planning, homes and communities are involved to some degree. When you estimate your retirement income and expenses, it is necessary to consider the costs of maintaining your home, i.e., mortgage, property taxes, maintenance, and utility costs. When you think about how you will fill the many hours of retirement, you will look at your community and identify what if offers for educational, social, spiritual, cultural, and recreational services. While assessing your current and future health status, you may find that your home would not be adequate if you or your spouse became ill or disabled in any way. Housing is an important factor in retirement planning. Although most people do not relocate after retirement, a large number of older persons will reevaluate their current homes, neighborhoods, and communities.

Why Do People Move?

Thinking about retirement means thinking about the future. People attempt to identify what they believe will happen, what they would like to happen, and what they think could happen. Then a great deal of time and effort is spent planning and making adjustments for that future.

For some, this planning may result in a decision to sell the home and move. Sometimes this will be a result of financial realities. When financially planning for retirement, it is important to become aware of the capital invested in one's home and how much it costs to maintain it. Occasionally, the real costs of maintaining one's home are too great.

Some people may change residence because their homes, neighborhoods, and communities are no longer adequate or appropriate. At times a home simply becomes too big to occupy and too big to maintain. Neighborhoods deteriorate, no longer holding the same qualities they did when we first moved into them. Or the community may not provide us with the services and resources we feel we need or will need in the future.

For some, the thought of retiring gives a great sense of freedom. No longer tied down to a specific area because of work responsibilities, you may be able to move anywhere you would like. Some of you will move back to the old neighborhood or closer to friends and family. While others of you who never liked the home or area will move to a new home and region. Occasionally, a small number of retirees will move to a new climate.

Perhaps some of you might consider a move, in order to prevent less hardship in the future, as the result of a death of a spouse or loss of independence. You may want to secure the best possible housing option while you are financially and physically able.

The decision to move is not made only on economic, environmental, or social factors. Our personalities, former experiences with moving, and ties with the community also have an impact on the decision. Despite strong economic factors that might indicate a move to be wise, if you do not find it easy to meet new people and enter into new situations, you may decide to remain where you are. Others may have made many moves and have developed skills that help them get established and acquainted in a new community. If you are an experienced mover, then relocating in retirement may be just the thing for you.

Just as economics, environment, personality, community, and previous experiences have an impact on the decision to move or stay, they also have a role in the type of housing you select. Various housing options are explored in the next section.

Some Housing Options

Perhaps one of the most difficult moves you can make is when you choose to relocate *out of state*. If you are thinking about moving to an area where you have never lived before, you will need to investigate the specific community you are interested in. The best way to make this move is to spend vacations in the area. You should get acquainted with local people and learn about available community resources, such as churches, transportation, hospitals, and other medical facilities. Explore recreational and shopping facilities and opportunities for social and cultural activities. Gather information on such things as sales and property taxes as well as the general cost of living for the area. In order to become aware of the social and political climate of a potential home-site, subscribe to a local newspaper. And if at all possible, before you make the final decision and relocate permanently, live there for a trial period. You may discover some new things about the community that make it even more appealing to you. Or you could determine that the area does not offer you enough opportunities or services. It can be very valuable to test out the community before you make a commitment—a commitment that could be financially, physically, and emotionally draining.

A relatively new development in housing options for the elderly are *retirement communities*. Yet despite their youth, there are many varieties of these communities. They differ in design, size, ownership, and management. Possibly, the only features they share in common are that they are age-segregated and non-institutional.

Some retirement communities are very large and could almost be called a town unto themselves. These are usually located in rural areas, but not terribly distant from a larger town or city. The larger communities tend to provide some retail goods and services. Often they provide a variety of recreational facilities, such as a swimming pool, tennis courts, and exercise rooms.

Large retirement communities cater primarily to the middle and affluent economic groups. The retirement units are usually purchased rather than rented, which limits retirees with lower incomes. When the units are purchased, often the control of the community flows to the residents. Some owners, while selling the individual units, will maintain ownership of commonly used facilities. This allows them to retain some control with the community.

There are no restrictions on the design of retirement communities. There are high-rise, garden style, and hotel and motel designs. The most common is the garden style with individual units.

Smaller retirement communities are designed and operated in many of the same ways as the larger communities. However, their location tends to be closer to the larger existing town. When there are fewer residents in the community, usually retail goods and services cannot be supported separately from the larger town. Nor is it affordable to provide separate recreational facilities for the residents. Therefore, residents of smaller communities must rely on the existing town for obtaining most necessary goods and services.

Continuing care communities (also called life-care) are another form of retirement communities that provide independent living arrangements with nursing facilities connected. This assures people that they can maintain living independently for as long as possible, but if supportive services are needed they will be provided. Continuing care communities are usually quite expensive and often represent a lifetime commitment. As with other retirement communities, continuing care communities vary in their costs, policies, and services. For example, some communities offer full health care benefits at no additional charge, while others will charge fees for certain medical services. It is very important for you to understand the specific policies established for receiving medical care at continuing care communities.

The quality of retirement communities cannot be equated with the size of the development or by the extent of services it provides. Each community must be assessed individually. First, you must determine what you like, dislike, or may need in your housing and then select the retirement community that fulfills your needs and interests.

If you are considering moving into a retirement community, it is important to learn about the entrance requirements, monthly charges, and sponsors and management. It is necessary to understand the contract fully before you sign it. What are the policies in the event of death or if you wish to move? Also, seek professional, legal, or financial advice before entering into a contract with a retirement community.

Another increasingly popular housing choice for older Americans is the *mobile home*. Their low cost and easy maintenance have made them a very attractive option throughout the country. Mobile homes vary in size and features. They have comfortable furniture, convenient fixtures, modern kitchens, plumbing, and special options, such as shingled roofs, fireplaces, bay windows, porches, and awnings.

Mobile homes are primarily located in parks; usually in rural, non-farm areas. Some parks have community centers and lively social activities. They may be limited to older people or be fully age-integrated. There are no major trends in mobile home park living; they vary widely in their design, location, activities, services, and composition. If you are looking into mobile home living, research the various parks available and select the one that best suits your needs.

Mobile homes have improved greatly in their design and availability. However, there remain a few features that you should be aware of before purchasing a home. Although the name indicates they are mobile, in reality, they are not. After the home initially has been moved, it is rarely moved again. The costs of relocating a mobile home are considerable. Mobile homes also depreciate rapidly and resale is difficult in some parts of the country. Before investing in a mobile home you should investigate the rate of depreciation, relocation costs, and percentage of resale in the specific area.

When thinking of purchasing a mobile home it is always advisable to try mobile living before you buy. This is especially the case if you have never lived in a mobile home before. Some people have found that there is too great a population density in many mobile home parks and not enough space and privacy. Most trailer parks have mobile homes to rent, if you want to experience mobile living before investing.

In the last 20 years the U.S. Government has perceived the need for low-income elderly housing. The rapid increase in the number of older people has forced our society to provide safe, adequate, and affordable housing. As a result, we now can see an increase in the number of *subsidized elderly housing* complexes across the country.

The low-income elderly housing complexes are owned by profit and nonprofit organizations. Low-interest loans and grants were provided for organizations interested in constructing low-income housing. Both profit and nonprofit sponsored developments are managed by public housing agencies. They are responsible for maintaining the facility, selecting tenants, determining rental charges, and collecting rental fees.

As we have seen with other housing complexes, there are no specific design requirements. Subsidized housing may be a high-rise, one level project, or garden type. The design depends upon the sponsoring agency. Most complexes contain single and double occupancy units. Although they are not required, many contain safety and security features; for example, grab bars in the bath, flush door entrances, stove controls in front and emergency signal features. Low-income housing complexes may be located anywhere in the community, in the center of town or on the periphery.

To be eligible for elderly subsidized housing you must be 62 years of age or considered disabled by the Social Security Administration. Additionally, you must be income eligible. Income eligibility requirements are determined by calculating the median income of all residents in the county. Anyone whose income is 50 percent below this amount and meets the other requirements is eligible. Monthly rental fees are determined on an individual basis. Usually, rent payment for tenants equals 30 percent of their monthly income. The remainder of the rent is paid by the government subsidy to the sponsors of the organizations.

Subsidized housing continues to offer low-income elderly the opportunity for safe, affordable, and comfortable housing. Like all housing, there are many different facilities providing various features. Some housing developments have an active social calendar while others have none. It is valuable to visit various elderly housing developments to learn about the social activities, physical design, and atmosphere each offers. If you are interested in subsidized housing contact your local Public Housing Authority for additional information.

Cooperative apartments and condominiums are becoming another popular housing choice for retirees. Condominiums and cooperatives can be found in almost every section of the country. There is a misconception, held by some, that cooperatives and condominiums are essentially the same type of housing. But they are different. If you purchase a cooperative apartment you are a stockholder in an association. The cooperative association does all the maintenance work. If you want to sell your apartment this will also be a function of the association.

When you purchase a condominium it is just like buying a house. You own the unit and pay taxes on it. Most condominium owners pay a monthly fee for upkeep and maintenance of common areas.

These are some questions you should ask yourself before you sign any papers for a cooperative or condominium:

- What is the actual cost? Are there any hidden costs? What am I actually buying? Are the expenses underestimated?
- What role does management have and how much control do they have over the property?
- What is the quality of the construction? How is the wiring, heating, and plumbing? Are the units soundproof?

If you are interested in buying a cooperative apartment or condominium, seek the advice of an attorney before you sign any papers.

Does your idea of retirement include thoughts of no housekeeping, laundry, or maintenance? If the answer is yes, then maybe a *retirement hotel* would be of interest to you. Although they are limited in number, they are becoming more attractive as a housing option and are slowly growing in number.

The choice to live in a retirement hotel could be a choice to live in a room, suite, or cottage. The hotel could be a high-rise, motel style, or garden type. All include a central dining area. Often rooms are equipped with strip kitchens with hot plates or a small range. Sometimes small lounges and community kitchens are available on each floor.

All retirement hotels provide at least two and sometimes three meals and maid and linen service. Occasionally, a doctor or nurse will be in residence. Some hotels are equipped with a medical clinic, infirmary, or first aid room. Very few offer a full-range of social or cultural activities.

If this sounds like a possible housing choice for you, it is recommended that you investigate thoroughly the type and quality of the hotel. Also, if possible, try staying in a retirement hotel before you make a long-term or costly commitment.

Perhaps the housing options we least like to consider are those available for us if we become sick or disabled. Yet, despite how much we dislike thinking about this, it is better to at least be aware of these options prior to actually needing them. Possibly such an awareness will prevent older persons from moving to a location which has inadequate long-term health care resources.

One of the fastest growing services for older Americans is *home care*. Many people can remain in their present homes despite illness or disability with the assistance of home health care (providing the person does not require life support or complicated care).

There are a wide range of home care services available to all people of all ages. Generally, home care agencies can provide regular home visits by a registered nurse, a licensed practical nurse, a nurse's assistant, a home health aid, a therapist (occupational/physical), or a nutritionist. Typically services are only provided when a recommendation has been made by a physician.

The fees for services vary greatly from one home health care agency to another. Because of the increase in the number of agencies providing home care, it is often possible to compare costs and services and select the agency that is best suited for your needs. Some services may be eligible for reimbursement by Medicare, Medicaid, and private insurers. You should contact your local Medicare or Medicaid representative or private insurance agent to find out if you are eligible.

Another expanding option in elderly housing is *home sharing*, where two or more unrelated people live together in a house or large apartment. Each person has his or her own bedroom and sometimes bathroom. The general living area and kitchen are shared. This type of housing is especially attractive if you require financial assistance or physical assistance maintaining the home. Services are frequently exchanged for rent.

Before you enter into a home sharing arrangement be sure to define responsibilities and expectations. Also, determine how compatible you are with the other individual before you enter into an agreement.

Home sharing opportunities can be learned of by word of mouth, newspaper ads, community bulletin boards, and home-matching services. (In some areas home-matching services are provided through the Area Agency on Aging.)

Accessory apartments are another alternative for people who want to remain in their homes. In this situation, changes are made in your home to create a separate and self-contained apartment for another person, thus allowing you to live independently but not alone. It can also help pay expenses and can be another opportunity for an exchange of services for rent. Check local zoning laws before beginning construction to learn if accessory apartments are permissible in your area.

Probably the last thing on your mind right now is *moving in with your children.* Most of you are likely to be in relatively good health and successfully living independently. However, there may come a time when you or your spouse may need to consider this option. If the situation does arise and your children want you to move in with them, first ask yourself these questions:

- Is there enough space for my spouse, myself, and our things?
- Will I have any privacy?
- Will I be able to continue my involvement with my friends, clubs, and community activities?
- And will I have any responsibilities in the house?

We all should communicate well with our children, but this is especially true if we are planning to move in with them. Express your thoughts, feelings, and apprehensions with your children prior to moving in and continue communicating with them once moved in.

People who would like to or need to live near their children, but want to maintain their own living quarters, now have another option, *Echo homes.* These are small, self-contained, portable units that can be placed in the back or side yard of a single family home. The benefits of Echo homes are that they are economical, barrier free, and portable. Echo homes also allow older people to live independently in their own homes, yet close enough to family for support and assistance to be provided when needed.

Other housing options exist for frail elderly. The type and intensity of housing and services vary greatly. Frail elderly in *congregate homes* often lead a very independent life. They have their own apartment and have access to housekeeping services, nursing services, and nutritional services, where at least one meal is provided daily in a common dining room. The most extensive and extended care available (excluding the hospital) are *intermediate care facilities* and *skilled nursing homes.* These types of nursing home facilities provide 24-hour skilled nursing care, restorative nursing, and other intensive services. There are other options available to frail elderly that provide more care and services than the congregate home, but less than the nursing home. If a situation ever arises where you need to locate housing for a frail person, contact you local Area Agency on Aging for information about various dependent housing options in your area.

Some Final Thoughts

The decision to move or stay in your home can be a very difficult decision and one that requires a great deal of thought and investigation. It is a decision that cannot and should not be made as a result of reading one article about moving in retirement or because of a friend's recommendation to move. Careful investigation and thought must occur in order to obtain the needed information and make the best possible decision. Talk with others who have made the decision to move or stay; seek advice and assistance from those knowledgeable in the field; and gather literature on how to decide to move or stay.

It is also important to consider your own likes, dislikes, and dreams. What do you love about your home and what are you unwilling to give up? What do you dislike about your home and want to change? Will you be able to reproduce the features that you love about your current living situation in another home or community? Are you the moving type or are you more comfortable with the old and familiar? These are just a few questions that you should carefully and honestly answer.

The decision to move or stay put is an important decision. It is a decision that could affect many aspects of your life. The wrong decision could mean living in a home, neighborhood, or community that does not fulfill your needs socially, spiritually, or emotionally. A wrong choice could also mean a large financial loss; one that could prevent you from moving to a better and more suitable housing situation. If, after careful investigation and thought, you are still undecided whether to move or stay, it may be wise to delay a decision until another time. It simply may not be the time to decide. You and your spouse may not be ready to make a change. Do not make any hasty decisions due to poor research. Take the time to consider carefully the many housing options available to you.

For Further Reading

"A Guide for Selection of Retirement Housing," 1976, The National Council on Aging, Inc., 1828 L St., N.W., Washington, D.C. 20030. This guide offers information on how to evaluate current housing situations and provides tips on how to decide where to live in retirement. A basic housing checklist is also provided to help people assess a housing choice.

"Housing: Deciding Where to Live," Retirement Advisors, 919 Third Avenue, New York, N.Y., 10022. This booklet addresses the major question, "should we move or stay put?" Various housing options and alternatives to moving are introduced. Also addressed are factors to become aware of when buying or selling a home.

"Your Home Choice," 1985, American Association of Retired Persons (AARP), 1909K N.W., Washington, D.C., 20049. This workbook explores various supportive services that enable people to remain in their homes. Other forms of assisted and supportive housing are discussed.

Exercise, Health, and Fitness

Len Jordan

An important way to help ensure a healthy and active retirement is to keep physically fit. Body strength, flexibility, and endurance are important markers of health and fitness. Maintaining a carefully designed program of exercise can help you to achieve maximum benefit and lower the risk of injury.

Retirement often includes planning for a well-earned vacation, looking forward to tackling all of those things around the house you've been putting off for years, catching up on all the good books, movies, and plays, and finally getting into that hobby you've never had time for before. Certainly these are all ways of spending time that may keep you active. But will they keep you fit?

Vacations allow you to unwind by getting away from it all and enjoying activities which may or may not include recreation and exercise. Often vacations involve activities where one sits and enjoys the good food, good music, and a panoramic view. Although this often results in relaxing the mind and may even be an excellent form of stress management, it does nothing for the physical aspects of the body and often brings on a feeling of fatigue. In fact people ending their vacations often comment that "it was fun, but tiring."

A good vacation, then, ought to include recreational activities which are refreshing in nature, fun, and result in giving you an energy boost. These activities are often termed "aerobic" and generally consist of biking, swimming, aerobic dance, jogging, cross country skiing, or just plain brisk walking. Taking part in these kinds of activities will generally improve your muscular strength, flexibility, and cardiovascular fitness level or "heart strength." These activities also greatly enhance your general state of health, thereby helping to keep your medical costs at a minimum.

Whether or not you plan to take a vacation or simply stay at home and enjoy your new found leisure time, it is important to plan a personal exercise program that will maintain a high level of fitness. All too often people who have been physically active most of their lives retire to a sedentary lifestyle which contributes to weight gain, musculo-skeletal ailments, high blood pressure, and coronary artery disease. Retirement should be a time to enjoy the activities and hobbies we never had time for before. One of these should be keeping fit.

It is also important that you understand the difference between being active as in working all of your life, and active as related to an exercise program. While some forms of work may increase physical strength, there are few jobs that enhance cardiovascular capacity or "heart strength." It is often difficult for people to understand how they could work hard all their lives and not be fit. The explanation lies in the definition of fitness. Strength is only one component. Flexibility and endurance are an integral part of the formula for maintaining good health. The effects of work are to fatigue muscle groups, stiffen our joints, and drain our energy. The effects of exercise are to build muscular strength, improve the flexibility and range of motion, and release energy for our personal use. Perhaps the most important difference is in the way we feel when we finish exercising. Although work generally leaves us with a sense of accomplishment, exercise gives a feeling of renewed vigor and the desire to become involved in other activities.

In recent years there has been an increased interest in planning for retirement and, in particular, financial planning. We hear how important it is to have adequate hospitalization insurance in case we fall ill, as it is in the retirement years that we are more vulnerable to the diseases that can cause long hospital stays and drain on our savings. While it is considered prudent to provide for such possibilities with adequate health care insurance, it is the wise individual who practices prevention by keeping his body healthy and fit through exercise. The opportunities to do this by participating either in a formal setting or by seeking advice to design a personal exercise program are more available today then ever before. Many popular magazines publish articles that feature the benefits of exercise programs. We are constantly treated with new television programming directed at expanding our awareness of the subject. New business is continually springing up to accommodate the millions of people taking advantage of a healthier lifestyle. You can buy exercise books, records, mats, jogging trampolines, jump ropes, exercycles, and weight training devices. There are programs to trim your waistline, improve your cardiovascular system, give you more energy, and cure your low back pain. In addition, there are specialty programs to lose weight, quit smoking, and manage stress.

All of these efforts have one common denominator—a healthier lifestyle. While we are all aware of the fitness boom, it is difficult to decide if we can benefit personally from participation. We all have relatives who claim they feel much better after exercising. On the other hand, there's the guy down the street who put his back out jogging. We all know someone who has joined a program to lose weight, reached a specific goal, and then put the weight back on a year later. There is the smoker who is able to quit in a quit smoking clinic, but can't stay off once he completes the program. However, there are many people who are successful in their efforts to exercise, lose weight, and quit smoking. What is it that makes the difference, and how can it be successful for you?

First and foremost, you should visit your personal physician and get a physical examination. This examination may include an evaluation of your heart strength which is often done by either riding a bicycle or walking on a treadmill while a physician measures the response of your heart during exercise. This will enable the physician to observe your present level of cardiovascular fitness and make a recommendation for a level of activity that is both safe and beneficial. At this time, it is also appropriate to discuss with your physician any risk factors you may have. We know from past research that smoking, high levels of cholesterol, and high blood pressure contribute to heart disease. It may be that you and your doctor can decide on a course of action to reduce any risk you may have. Once you have the green light, you may wish to either join a formal exercise program in the community or design a personal program more compatible with your schedule.

If you decide on a formal offering, there are several choices in the recreation community. Most school districts offer fitness programs under adult education. Municipal Parks and Recreation Departments generally offer gymnasium and pool exercise sessions which often include learning to swim classes. You will find exercise sessions at church socials, the YMCA, YWCA, Boys' Clubs, Men's Clubs, women's organizations, and many universities (offered through their public service divisions). There are any number of private health salons from which to choose. For many people, a formal program is the best way to get started, it is also easier and more enjoyable to exercise in a group. The camaraderie keeps many people going. It can be difficult to continue on your own. If you decide on a personal program, you must be a highly self-disciplined individual. There are many people who experience an initial enthusiasm for exercise, but as time goes on they find themselves losing interest and dropping their program. Consequently, they exercise sporadically and do not achieve the fitness level desired. Also, formal programs are led by exercise instructors who can assist you in your particular needs. If you make exercise part of your weekly schedule you will form a healthy habit. There is much truth in the saying "use it or lose it."

Any good formal exercise program or personal program should include the three components of fitness: *strength, flexibility,* and *endurance*. It is best to examine each component individually.

Strength Many people tend to acquaint strength with weight training and muscle building. However, this is not necessarily the kind of strength that is desirable for people in their retirement years. What you need to focus on is postural strength. This is strength in the muscles which allows you to stand up straight. These muscle groups include legs, abdominals, and back muscles. Keeping these muscles strong and flexible is very important to maintaining proper posture and efficient movement. Indeed, we often see lack of postural strength as the major contributor to lower back pain. There is a simple test that you can do to determine if your postural strength meets at least minimal requirements. This is called the Kraus/

Weber Postural Strength Evaluation and can easily be done in your own home.

Test #1. Lie on your back with your hands behind your head and see if you can lift your legs (with your knees straight) about ten inches off the floor. Hold them there for 10 seconds. You should be mindful of your breathing and try not to hold your breath. This test shows if your hip flexor muscles have sufficient strength.

Test #2. Lying flat on the floor with your hands clasped behind your neck and your legs out straight, have someone hold your ankles or hook them underneath a heavy chair and then do one sit up. This test indicates whether or not your hip flexors and stomach muscles combined are strong enough to handle your present body weight.

Test #3. Lie flat on the floor with your hands behind your neck and, this time, bend your knees. Do one sit up. This test indicates the strength of your stomach muscles alone.

Test #4. Lie on your stomach and, placing a pillow under your abdomen, clasp your hands behind your neck. Having a helper hold the lower half of your body, attempt to raise the upper half from the waist, off the floor, and hold steady for 10 seconds. This test measures the strength of your back muscles.

Test #5. Again, on your stomach with a pillow underneath, resting your face in your arms at floor level and having a helper hold your upper body, attempt to lift your legs up (with straight knees) and hold off the floor for 10 seconds. This test measures the strength of your low back muscles.

Test #6. This is the last test. Simply stand up straight and without bending your knees, lean over and touch the floor with your fingertips. This test measures the flexibility in your back muscles and, in particular, the hamstring muscles in the back of your legs.

Any difficulties with any of these exercises indicates a weakness in that particular muscle group and increases the probability of having low back pain. There are several simple exercises that can be done to improve postural muscle strength. These exercises, along with the simple tests just described, can be found in the paperback version of *Backache, Stress, and Tension* by Hans Kraus, M.D., on sale at most bookstores.

There are also several exercise routines that can be used to increase muscle tone. These types of calisthenics often result in a firm and fit physical appearance. Maintaining adequate overall muscular strength is important to allow you to participate in many of the recreational activities you now have time for. Many a golf swing, tennis stroke, or horseshoe pitch, has improved relative to the amount of upper body strength a person may acquire. At the same time the degree of difficulty in hiking or backpacking may be influenced by the amount of strength a person has in their legs.

Often people will request a formal weight training program to improve their upper body strength. This type of training is desirable for people who are in some form of employment where the job demands heavy physical labor. For the general population, and particularly for people over the age of 60, weight training is not recommended. The principal reason for this is that while lifting heavy weights there can be an abnormal response in heart rate and blood pressure which may lead to a work overload on the heart. Most upper body strength needs can be satisfied through simple exercises that are designed to strengthen and tone upper body muscles. If you need to improve your strength beyond this, these exercises can be combined with some low weight (one to five pounds) dumb bells. An exercise reference for strength exercise routines can be found in a booklet entitled "Pep Up Your Life, A Fitness Book for Seniors" and can be ordered free of charge from the American Association of Retired Persons (AARP), 1909 K Street, NW, Washington, D.C. 20049. This is also an excellent reference guide for exercises that improve flexibility and range of motion.

Flexibility One of the most important phases of preparing for any exercise or recreational activity is a good "warm-up" routine. This encompasses about 15 minutes of appropriate stretching exercises. Cold muscles do not respond well to exercise. As a result, the risk of injury is increased if you undertake an activity without warming up properly. It should be noted that many people do not take the time to warm-up and as a result wind up with aches and pains and, on occasion, more severe injuries. This may result in an interruption of their activity or having to stop exercising all together.

The best way to warm-up is to use exercises which allow you to stretch muscle groups and hold the stretch for at least seven to ten seconds. This is called static stretching and is preferable over ballistic movements such as bouncing. In fact, bouncing types of exercises should never be used because they may cause injuries through the muscles and joints. Flexibility increases with the amount of time that one spends with proper warm-up, particularly with the amount of time spent holding these stretches. Again, it cannot be over-emphasized that each stretch should be held for seven to ten seconds. Normally, the responses to proper stretching exercises are to improve your flexibility and range of motion to a point where you can move more efficiently. This will save wear and tear on the skeletal system as well as support the efforts of your heart. People often comment how much better they feel and how much more energy they have as a result of exercise routines that improve flexibility and allow them to move without aches and pains.

Once you have completed your warm-up exercises, it is then time for your aerobic workout. This may consist of brisk walking or light jogging, biking, swimming, or cross country skiing (if it happens to be that time of the year). Your warm-ups will have contributed greatly to your ease of motion, coordination, and agility during your workout.

After the workout it is just as important to take 15 minutes and practice some good cool-down stretches. The gain in muscular strength and flexibility at this time is great due to the fact that the muscles are much more pliable and easy to stretch. Many people choose to end their workout and go directly to the shower without cooling down. This is simply not good practice. In addition to the ease of stretching muscle groups and improving your flexibility, it is also advisable to give your heart and lungs a chance to recover from your workout. In fact, it may be dangerous for people to go directly from exercise to the shower. During your aerobic component your heart rate and blood pressure will have increased substantially. You need to give your body time to adjust and your heart rate time to come back to a normal resting level.

People who skip the cool down and go immediately to the shower almost always come out feeling hot, sweaty, and uncomfortable. A proper cool down implementing any or all of the stretches that were used in the warm-up will result in a good feeling and an energy boost.

To recap, it is important to undertake 15 minutes of good stretching exercises while holding the stretch for seven to ten seconds. You should use exercises that cover all of the muscle groups in the body. After finishing your warm-up you can then proceed with the aerobic component of your program. At the end of this aerobic component you should allow your body to recover by engaging in a 15 minute cool-down series of holding stretches which will result in improved muscular strength, flexibility, and endurance.

Endurance Your choice of an aerobic activity, whether it be brisk walking or some other form of exercise, will depend greatly on your ability and your comfort level. Once your skeletal muscle is in shape, then it becomes easier to engage in the aerobics. For people over the age of 65, a brisk walking program is excellent in terms of improving the cardiovascular fitness level or heart strength without aggravating muscle or joint conditions. Here we are referring to possibly stiff joints or arthritic joints that may not respond well to jogging or bicycling. Swimming, on the other hand, is an excellent exercise for almost anyone.

If you choose either a walking or a swimming program, it may be helpful to do this where there are other people. Many people prefer the safety feature of company. Also, you are more likely to continue your program if you are doing it with someone else. History has shown that unless you are a highly disciplined individual the chances of your continuing a personal exercise program by yourself are low. Although your initial level of enthusiasm may be high and you may be excited at the concept of getting out and improving your physical fitness level, there are any number of reasons why you may eventually decline in the amount of times you engage in outside activity. More often than not, the weather plays a major role. It is also important to choose an environment that allows for a comfortable level of exercise. If possible you should select a one- to two-mile stretch that is fairly level, has a good walking surface, and is not obstructed by traffic. This would allow you to eventually cover a distance of up to four miles without significant hindrance.

If you choose to engage in a swimming program, it is advisable to choose a pool that has a lifeguard in attendance and is in a closed setting. In this type of pool the temperature of the water will be fairly stable and will be more comfortable for swimming than in an outside pool where the temperature varies with the weather. If you do choose a swimming program, most pool personnel can give you advice on stroke efficiency and approximate limits of individual ability. There is also a year round advantage with indoor pools that you can't enjoy in an outside environment. In addition, at least in many parts of the U.S., the shower and lavoratory facilities in an indoor setting are often more comfortable.

Water exercise is also an excellent form of activity for people who are overweight. If you fit into this category and you have had difficulty with walking or jogging types of exercise in the past, you might find a more comfortable level of exercise in the pool due to buoyancy. In fact, it's been estimated that a person immersed to the neck in water can experience an apparent loss of up to 90 percent of their weight. This means that an individual who weighs 170 to 200 pounds is only supporting a weight of 17 to 20 pounds in the water. As a result, the level of exercise is increased comfortably and the person is able to enjoy the effects of training much more than in other activities. An excellent reference for swimming programs is a booklet entitled "Aqua Dynamics" and can be obtained by writing to the

Department of Health and Human Services, the President's Council on Physical Fitness and Sports, Washington, D.C. 20001. Generally these booklets are free of charge.

Perhaps the most versatile form of exercise for improving the skeletal, muscle, and cardiovascular systems of the body is a good walking program. This will depend on weather conditions (if you are walking outside) and should involve, if at all possible, the flat terrain previously described. There are several ways to monitor your walking pace and this is the important factor in any good walking program. A leisurely pace, such that you would use while walking around a shopping mall, is fine for keeping joints mobile and maintaining a minimum level of flexibility, range of motion, and heart strength. However, such a pace will probably not result in increasing your fitness level. Therefore, you need to accelerate your walking pace and the best guideline to do this is a comfort level. Most bookstores and libraries carry a variety of books which describe good walking programs and how to measure a comfortable pace or level of intensity. A good walking program should include three components: intensity (pace), duration (how long you're going to walk) and frequency (how often). A good rule of thumb is that after you have taken the time to warm-up properly, walk briskly at a pace that is comfortable but where you also feel like you are working.

The "talk test" can be used to determine whether or not you're at a level that is comfortable. This test is simply the ability to talk to your partner or anyone else while you are engaged in your brisk walking program. You should be able to talk freely without shortness of breath. If you can't do this you are probably exceeding the intensity level that would be good for you. Another way to monitor your intensity is to be aware of any signs or symptoms that signal discomfort. An example of this would be shortness of breath. Mild shortness of breath indicates that you are at a working pace. But if you begin to get leg cramps, it's probably a good idea to slow down. If you are moderately short of breath, chances are that you would be uncomfortable in other areas as well. Again, this is an indication to you to slow the pace until your breathing returns to normal. If you are severely short of breath, you are clearly in excess of the training level appropriate for your fitness at this point.

You can also monitor your intensity level by taking your pulse to measure your heart rate while you are exercising. According to your age there are certain levels that your heart rate should reach while you are engaged in the aerobic component of your program. It is a good idea to contact your physician for a physical examination before you start your aerobic component. Ask his or her advice on what the proper heart rate for you is while you are exercising. As mentioned earlier, he or she may recommend that you have an exercise electrocardiogram which consists of walking on a treadmill to determine exactly what your heart rate should be when you're exercising properly. There is an age predicted format that can be used to determine exercise heart rate:

220 – age x (70%-80%)

For example, at age 65, 220 – 65 = 155 x (70%-80%) = 108 to 124 beats per minute. *Caution*: This formula applies only to persons up to age 65. Beyond that, the best and safest procedure is to ask your physician to recommend an exercise heart rate for you. Having an exercise heart rate can be helpful in monitoring your intensity or pace but, again, it is important that you observe the responses of your body and be tuned into a comfortable level of exercise. Also, the above formula does not apply to persons on certain cardiac medications. Again, ask your physician.

Duration, or the amount of time you spend in your walking or swimming program, is dependent on your individual level of conditioning. If you have not been exercising for a while, it is important to progress slowly. There is always the danger of fatiguing muscles too quickly and causing injury. A walking or swimming program may be increased a few minutes each week and in a formal setting the duration will be set for you and your progress will be monitored on an ongoing basis. If you are on your own, make sure you have accurate guidelines. If the exercise sessions result in fatigue, then you are probably spending too much time at it. A good rule of thumb is to start out slowly with a pace of a slow walk for the first five minutes and then gradually increase your pace to a working comfort level for about a quarter of a mile and then into a slower cool down pace for another five minutes. You should increase a quarter mile per week until you reach one mile. A good level of intensity would be to maintain a duration of about 20 minutes to cover one mile. Then, if you desire, you can gradually increase up to three miles at about 1/4 mile per week, keeping your duration to about a 20-minute mile. Peak performance can be obtained in about 15 weeks and a good level of fitness can result from covering about three miles in 60 minutes. Again, it is important that you have a slower walking warm-up and cool down in order to give your body time to adjust to this type of exercise.

It should be emphasized that you do not necessarily have to attain three miles to receive a training effect. A respectable physical fitness improvement can result from walking two miles three times a week. For those of you who wish to and are capable of doing a little bit more, you can adjust your duration to a 15-minute mile and this would allow for an increased training effect. For maximum effect, the recommended duration of your aerobic component should be at least 25 to 30 minutes.

As far as frequency is concerned, the recommendation is for people who are just starting a program to exercise on alternate days only. The reason for this is to give your muscle groups a chance to adjust and to strengthen during the off days. Therefore Monday, Wednesday, and Friday are often used to exercise, giving Tuesday and Thursday and the weekend to recover. People who tend to exercise every day in the beginning increase their risk of muscular injury. Gradually, over a period of six to ten weeks, your skeletal muscle will strengthen to the point where you then can increase to five days per week.

To summarize, your intensity should be a comfortable pace where you feel you are working but are able to talk freely with a partner and not be short of breath. Your duration should start out at a 20-minute mile pace and gradually increase to a peak of a 15-minute mile pace. Finally, the frequency or number of exercise sessions in which you engage per week should start out at three (on alternate days) and gradually, over six to ten weeks, increase to five times per week. These can be on consecutive days if you wish.

A little known but extremely beneficial form of exercise is race walking. Race walking can be used where more of a training effect is desired by people who do not wish to run. In fact, race walking has been known to occur at a faster pace than that at which some people run. It is also an excellent form of exercise to improve your range of motion and flexibility of the joints. More and more people are beginning to take advantage of race walking, but there is a specific style that should be used for people in their retirement years. It is a modified version where you can work from approximately two miles per hour up to five miles per hour. This would allow you to begin at a 30-minute mile and work toward a 12-minute mile. There are also a number of important stretches to be used for this type of activity that can be used for warm-up and cool downs. An excellent local reference for modified race walking programs can be had by writing to Charles Serritella, D.C., Lindenbrooke Park, Suite B8, P.O. Box 168, Manchester, ME 04351. Dr. Serritella is a national race walking champion and has developed a modified program for those who are interested in this form of activity.

In conclusion, it is important for individuals undertaking a fitness program during retirement years to first schedule an appointment with their physician for a physical examination and a recommendation for an appropriate form and level of activity. When you start your exercise program, plan an appropriate 15-minute warm-up period in which you choose stretching exercises, holding for at least ten seconds. These exercises should encompass every major muscle group in the body. Once you have completed this warm-up, your aerobic component (either walking, race walking, or swimming) should consist of a slower intensity warm-up for at least five minutes. Then, increase your intensity to a level where you feel like you're working but remain comfortable and you are able to employ the talk test without experiencing shortness of breath. The duration of your activity in the early weeks should be at about a 20-minute mile pace and should begin with about a quarter mile and increase to about one mile over four weeks and eventually to three miles in 12 weeks. For an increased level of fitness you may increase your intensity to a 15-minute mile. The frequency should begin with three days per week, preferably Monday, Wednesday and Friday, so that you have the days off in between to recover and build the strength of your muscle groups. Over a period of six to ten weeks you may increase your level to five consecutive days.

It is important to remember that any signs or symptoms that you exhibit that are uncomfortable are warning signals that your body is engaged in too much activity and you may want to tell your physician. Many people do not follow up aches, pain, and ailments that can result from exercise, particularly early on, and wind up with injuries that interrupt their program. The overall result from a good personal exercise program should be increased flexibility and range of motion, increased cardiovascular fitness or heart strength, as well as improved coordination, agility, and reflex performance. The ultimate benefits are improvements in energy levels, and enjoyment of activities which keep you fit and healthy.

For Further Reading

Backache, Stress, and Tension, Kraus, M.D. A Fireside Book, Simon & Schuster. Available in most bookstores and libraries.

Pep Up Your Life, A Fitness Book for Seniors. Available from American Association of Retired Persons, 1909 K St., NW, Washington, D.C. 20049. No charge.

Aqua Dynamics, Water Exercises Are the New Way to Stay in Shape. Available from Department of Health and Human Services, The Presidential Council on Physical Fitness and Sports, Washington, D.C. 20001. Minimal or no charge.

Modified Racewalking Plan. Available from Charles Serritella, Lindenbrooke Park, Suite B8, P.O. Box 168, Manchester, ME 04351. $3.00 fee.

Be Alive As Long As You Live, Lawrence Frankel and Betty Byrd Richard, Preventicare Publications, Charleston, West Virginia, 1977. Available in most libraries.

USM Lifeline Program, University of Southern Maine, 96 Falmouth St., Portland, ME 04103. Attention: Len Jordan, Dir. Rehabilitation Services.

The Use of Leisure Time

E. Michael Brady

Arguably the most precious resource we have in retirement is time. Yet this is often a factor which is not given serious attention when planning the later years. Being thoughtful about how we invest unobligated time can contribute to a richer retirement experience.

Leisure As Exchange

In retirement an important exchange takes place, that of full-time work for leisure time. In fact, this is precisely the exchange most people look forward to while still engaged in their pre-retirement careers. We often dream of all the things we could do if we didn't have to spend so much of our time earning a living. When we finally retire, we have the chance to make these dreams come true.

Yet it is a fact that one of the reasons people crash into the "disenchantment period" we spoke of in Chapter 1 is because they haven't given ample thought to the use of leisure time. It may be a matter of thinking that we managed quite well with the leisure time we had during our work career—for example, weekends, vacations, and holidays. We don't remember having had any problems engaging those "free hours."

But one reason for our relative success is that leisure time has been a diversion from work for most of our lives. We used weekends and vacations to relax and repair ourselves in order to go back to the job. In retirement, people find that they need to get more out of their leisure time because it no longer serves as a diversion from one's career. It is one's career.

Therefore, retirement should not be thought of as a longer than usual respite or vacation. For many Americans today, the retirement years constitute an entire phase of the life course, one which may extend two or three decades. This is a very long time not to have given serious thought to planning and managing one's time.

Because retirement for many people in America comes suddenly, we sometimes find that an additional 40 to 50 hours a week that were once occupied with work crash in on us with the force of a tidal wave. In fact, some national studies have shown that retirees miss "having enough to do" and "the structure work provides" as much as they miss the money they were earning or the friends and associates they had while employed. For most people, retirement means more than the exchange of greater amounts of leisure time for full-time employment. Other roles that are often associated with work may also be changed, and in some cases, lost. For example, we often spend some of our leisure time during our working careers with people with whom we work. We bowl with them on Thursday nights and play golf with them on Saturday mornings. Or it may be that we attend social events at their homes and invite them to events that we host. Because the connection between you and your work associates will not be as strong when you have stopped working, it is often the case that these other activities will decline after retirement.

Another thing many workers give up with retirement is the sense of being productive and useful. We have an ethic in our culture that suggests that as long as we are working (and paying taxes), we are contributing members of society. Although leisure is cherished, especially by those who don't seem to have much of it, it often does not satisfy our need to feel useful. Many retirees feel as though they lack opportunities for taking responsibility and making contributions.

It is important, therefore, to be thinking about some of these changes that are likely to take place when you retire in light of how you will plan to spend your time. Leisure time is a great gift. As Aristotle once suggested, leisure is freedom—those hours when we are not required to do something. It is discretionary time, time that is "left over" after we have met our obligations. Time that is "free" is always a precious resource. But it takes on special importance in later life when we seem to have so much more of it to manage.

Some Questions

An important question I would like to leave with you about leisure time is different from the one we often think about, "what things does our leisure free us from?" I believe the more critical question in retirement is "what does our leisure free us for?" How shall we choose to use this gift of time? What might we accomplish with it? How can we help others and along the way make ourselves happier and better human beings by the use of our leisure? What does it free us for? This critical question will arise again later in this book.

Of course, planning the use of free time is really a matter of personal values. And values are really about the question, what do we cherish in our lives? While there have been numerous exercises and scales that try to get people to focus upon this question, I like one of the simpler ones I've seen. Think about this question: If, right now in your life, you had an additional two hours in a day, what would you do with them? If, instead of the usual 24 hours you had 26, what kinds of things would you hope to do with your additional time? Would you read more, sleep more, play a round of golf, spend more time in the garden? Perhaps if all of your days grew to 26 hours, you would choose to do something different each day with your extra time. It is a question that allows you to think about what it is you do cherish, what it is that's supremely important to you.

The Meaning of Leisure

In the various retirement workshops I have conducted over the years, I have asked people what leisure time "means" to them. I have received a range of answers. For some persons, leisure means time for pleasure. Things are done simply for the fun which is derived from doing them. For others, leisure time becomes primarily a welcome change from work. It is a diversion from those things we are obliged to do, a kind of escape. For still others, leisure means a chance to explore and expand one's experiences. Travel is one of the ways many people have to widen their base of personal experience.

Leisure time is also construed as time to be creative. Many people have artistic hobbies such as painting or writing that engage a great amount of their spare time and which become very important to them as ways to express themselves. For some persons, this sense of being creative is combined with a need to achieve. Leisure time, therefore, may involve the accomplishment of some important personal goal.

Many people have expressed to me the importance of social aspects of their leisure time. They find the most meaning from their non-work time by increasing contact with friends or members of their family. Others derive social meaning by volunteering their time in service to the wider community. For example, people may take leadership roles in their local church or get involved with service to a community organization.

A final meaning of leisure I'd like to bring up here may be one which involves many of the categories already mentioned. A number of people, including myself, see a transcendent purpose to our free time. Time away from obligatory responsibilities is time that can help us to make the necessary connections between disparate parts of our lives. It is time for integration and attempting to bring about wholeness. Various specific events can help people to do this—in my case, a combination of social, community service, and private life (e.g., reading, writing) activities. But for many persons, leisure is a kind of glue that helps to keep other parts of their lives connected. If looked upon in this way, leisure time is not simply something discretionary and elective in our lives. It is of absolute importance in aiding us to achieve a sense of completeness.

Planning Principles

Now that we've examined some of the background issues regarding leisure time in retirement, I'd like to share with you some principles that you might consider using to guide your leisure time planning.

1. *Make A Commitment* I believe that retired people need to do more than involve themselves in activities. Somewhere along the line, they ought to consider making a commitment of themselves and their time.

When trying to explain the difference between involvement and commitment, I like to tell the story about a hen and a pig. This hen and pig were very good friends. One day they were walking down the road together.

"I have an idea," said the hen. "Why don't we get together tomorrow morning for a breakfast of ham and eggs?"

The pig said to his friend, "Dear Mrs. Hen, for you a breakfast of ham and eggs is an involvement. But for me, it is a commitment!"

While my vegetarian friends take exception to the menu described in this little story, the point is clear. Commitment to something is more demanding than a casual involvement. It demands our time, our energy, our talent, and sometimes a deep emotional or financial investment. Like the pig, it usually demands our giving up some "flesh." But the rewards of giving at this level, of investing a part of ourselves in something or someone, are often tremendously rewarding.

I recently met a retiree who lives by this principle. He is a talented engineer who retired at the age of 60 and decided that he would like to focus his attention in community service. He quickly transferred his considerable energy and talent from his professional career to voluntary activities with the hospice movement. He read as much as he could about hospice and became a hospice volunteer, caring for dying persons in his town. Before long, he became a leader in his state's hospice network. He traveled around lecturing on the subject (including my classes at the University). After a few years, he became active on the national level in hospice programs. He made a commitment to something that he felt was very worthwhile. His life is as active and full as it was when he worked as an engineer. Committing himself to others in community service has made this man's retirement an especially gratifying period in his life.

2. *Consider Variety* While making a commitment is often important in order to achieve meaning in retirement, it is also helpful to maintain balance in the way you invest your time. Using a medieval metaphor, I like to suggest to people to "keep a number of arrows in your quiver." This is another way of saying the same things investment advisors usually recommend to their clients—diversify your portfolio. In this case, the portfolio involves a resource more precious than money—our time.

This is the argument for "extensivity" (the first principle argued for "intensivity"). The ideas of making a commitment to something and at the same time having a number of options open in the use of your time are not mutually exclusive. One could choose to be involved in a number of different things and still become committed to one activity that is deemed to be of particularly high value. A popular theory of aging that has been espoused in gerontology, the so-called "activity theory," recommends that older persons keep up a number of roles and activities throughout their later years so their circle of influence does not constrict. While this theory has its critics, it appears to be sound advice for many retirees. Yet, it is important to choose these activities carefully and to make a wise blend of involvements and commitments.

3. *Challenge Yourself* Do something difficult. Retirement is not a time to completely pull back from making demands on yourself. Especially for those who have had challenging careers, the "easy chair" approach to retirement just doesn't cut it.

Some analysts feel that one of the reasons people often become disillusioned in retirement is that they have stopped taking risks. They no longer allow themselves the possibility of either succeeding or failing. Life, up until retirement, is wrought with risk taking. We are constantly making important decisions on the job, in our family lives, with our financial investments, in the way we choose to spend our precious leisure hours. These are the choices that get our adrenaline flowing and often bring a spark to our lives. And yet, perhaps paradoxically, many pre-retirees dream about the days when they will cease their risk-taking.

I'm not arguing that we should become dice-rollers in our 60s and 70s. But I am suggesting that we should place some demands on ourselves and challenge ourselves with activities that are not too easily mastered. There is another axiom in gerontology (and elsewhere, I imagine): "to rest is to rust." This not only applies to the body, but to the mind and character of an individual as well.

4. *Contribute to Others* Charles Dickens once said,"No one

is useless in this world who lightens the burden of another." As I've already implied in my comments about commitment, retirement is a time of remarkable opportunity to help others. It is also an opportunity to defeat one of the most common attitudes people experience in retirement—the sense of feeling useless and believing that they are no longer important to anyone.

There is a reciprocal relationship between what we are doing for others and how we feel about ourselves. I've known numerous people who, while they have carved out successful business careers in their youth and middle-age, began to feel the need to give back something to their communities or to needy individuals as they approach retirement. The psychologist Erik Erikson calls this the need we have in middle and late middle-age for "generativity," a million dollar word which I understand to mean giving.

Fortunately, most communities offer myriad possibilities for older persons to make contributions to others. Those who have long roots in their local municipalities will know which departments to contact for volunteer work in their area of special interest or expertise. A number of programs have been designed and are funded with public money to engage the services of retirees. Of particular note are Retired Senior Volunteer Programs, Foster-Grandparents, and The Service Corps of Retired Executives. Making a call to your State Office on Aging or to your regional Area Agency on Aging is one way to get a listing of service opportunities in your vicinity.

I'm fond of the line from the great musician, theologian, physician, and philanthropist Albert Schweitzer: "There is no higher religion than human service. To work for the common good is the greatest creed." This quote is especially apt for the retiree whose world has begun to change drastically and who often is seeking new things in which to believe.

A poet friend of mine likes to tell about an observation he made on a recent trip to Israel. There are two main bodies of water in that country, the Sea of Galilee and the Dead Sea. Both seas are fed by the same source, the River Jordan. Yet they differ like night and day. The Sea of Galilee is brimming with life and beauty. The Dead Sea is just that—dead.

How might we explain the difference? For each particle of water which the Sea of Galilee takes from the north, it gives up one at the south. Thus, as the Jordan flows through it, the sea lives because it gives. The Dead Sea, however, is locked within itself. It takes but it does not give, and so it dies.

5. *Don't Overextend Yourself* It is important to realize and accept the fact that we do slow down as we age. Our physical constitution is not going to be like it was when we were 25 years old, even if we are exercising regularly. Some people become so enthusiastic about their new activities that they may take on too much at once.

The people who seem to be the most susceptible to this pattern are those who experience their retirement as a newfound freedom. They have just "escaped" the prison of full-time work and embrace every unobligated hour with undaunted passion. Every possible retirement project is new, exciting, and intoxicating, at least for a while. But the intoxication usually does not last and frustration sets in.

The lesson here is to attend to the quality of your leisure time projects as well as to their quantity. Just like in early and middle life, doing several things thoroughly and in depth can bring more personal satisfaction than beginning lots of things and ending up with numerous loose ends. This is where attention to variety of activities can help. Balancing what you take on in retirement between those things which require a large amount of time and energy and those which don't makes a good deal of sense.

6. *Maintain Some Structure* What you don't want to do is exchange routine for chaos. It's true that one of the things we want to relax in our retirement years is our schedule. But the world of work does provide us with a sense of order and ritual that is not easy to replace in retirement.

National studies conducted by the National Council on the Aging and the Harris Poll have shown that one of the things people eventually miss in retirement is some structure in their lives. For most of our child and adult years, a significant amount of our activity is organized by institutions (schools, the military, work). Then, when we reach retirement, we are "on our own," so to speak. While this may give us an enormous sense of freedom, it can also become a burden. What do you do with all of these extra hours when there are no longer the ordering rituals that we have depended upon for so long?

If we have engaged in an ample blend of involvements, commitments, and purely self-selected and self-designed activities, the chances are good that an order will evolve for us. Some retirees have told me that they have ended up creating tighter work schedules as volunteers than they had when they were fully employed. But be careful not to let the fear of chaos make you over-routinize. One of the things you can be "free for" in retirement is a certain degree of spontaneity. Usually, if you are thoughtful in your planning, a happy balance of routine and unscheduled time will come about once you have settled into the stability period of the retirement continuum.

7. *Know Yourself* The ancient maxim "know thyself" is inscribed on the Temple of Apollo in Delphi. It has been the inspiration for great philosophers and poets throughout history. And while it is by far the most important principle enumerated in this chapter, I shall say the least about it. I can rationalize not saying more by reminding you that this entire book is meant to help you examine yourself more closely.

The effective use of leisure time will depend upon how much you know about your own strengths and weaknesses, likes and dislikes, values and attitudes. There is no replacement for being thoughtful and self-reflective as one approaches the planning of one's retirement years. While it is wise to have begun early in such reflection, late is better that never.

I shall end this point and the chapter with a line from the ancient Greek biographer and moralist, Plutarch: "If the 'know thyself' of the oracle were an easy thing for every man, it would not be held to be a divine injunction."

For Further Reading

Willing, J.Z. (1981). *The Reality of Retirement.* Chapel Hill, N.C.: Lively Mind Books. A well-written book by a retired businessman about the experience he has had in retirement. There are particularly good sections about the need to create challenges for oneself after ending one's work career.

Ware, G.W. (1984). *The Latest Guide to Happy Retirement.* Danville, Il.: Interstate Printers and Publishers. Another personal guide to retirement by one who is there. The author suggests a number of possible hobbies and activities for retired persons.

Leitner, M.J. and Leitner, S.F. (1985). *Leisure in Late Life.* New York: The Haworth Press. This is a sourcebook for professionals who work with leisure and recreation programs. Program ideas are suggested for those who wish to develop leisure activities in nursing homes, senior centers, day care centers, and retirement communities.

Community Resources

Joanne Spear and Joe Wolfberg

In most communities, there are numerous opportunities for involvement by retirees. Keystones for successfully reaching your goals include gaining new insight into your needs and interests, learning to nurture a positive approach to living, and finding or creating the support you need.

What are Community Resources? Community resources include any person, organization, or system that can enable you to solve a problem, satisfy a need, or fulfill your creative potential. Such persons or organizations are not substitutes for the wisdom and experience you've gained throughout your lifetime. They are tools to help you fully utilize that experience or unleash that wisdom. Just as the gardener needs the right tools to nurture the new life in his garden, so you may need the right kind of support and assistance to bring your retirement dreams to life.

The extent to which you make good use of the resources in your community will depend upon whether you are able to ask yourself and others the right questions.

Questions to Ask Yourself

1. What do I most want to do at this stage of my life?

Many people entering retirement have given very little thought to which activities or pursuits would most please them. One reason for this lack of introspection is, of course, that the time involved in raising a family, meeting career obligations and fulfilling civic responsibilities does not permit the young or middle-aged adult to pursue those interests, so why fantasize? Another important reason for those of you born prior to World War II is that focusing on yourself and personal wants/desires may not have been acceptable in your upbringing. Words such as discipline, sacrifice, and responsibility were etched deeply into your character and they continue to be a guiding force in your life. But now your situation has changed, and those changes may call for new approaches.

Joining the "me" generation may seem offensive to you. But the truth is that people who express their creativity, pursue their interests, and enjoy life are healthier, live longer, and are more productive members of society.

An excellent example of such a "model retiree" is Anna, a sixty-three-year-old woman who has recently retired from a responsible position in a large corporation. Never married, she lived with her sister and gave much of her time to helping and serving others. Immediately after retirement, Anna agreed to maintain the books for her church (after repeated requests from her minister). Soon she found that this responsibility was absorbing much more of her time than she had anticipated. At this point, Anna took a very important step toward as happy, fulfilling retirement. She asked herself question #1, "What do I want to do at this stage of my life?" Very quickly, Anna realized that she had an active, inquisitive mind which she very much wanted to develop and use in a creative way.

The bookkeeping job, although providing a useful service to her church, did not meet *her* needs. She resigned and then began to investigate educational resources in her community. Anna discovered a learning in retirement program sponsored by a local university. This program offers members an opportunity to design and participate in study groups drawn from their own interests and backgrounds. Members participate both as learners and, if they choose, as teachers. Topics can be intellectually stimulating (philosophy, history, etc.), creative (writing/drawing), informative (investments, legal concerns) or just fun (nostalgia through music). Also included are social activities such as dinners, trips to the theater, and holiday parties.

In this program Anna found a channel for her creative energies. She became more involved, volunteered to help recruit new members, and soon discovered an outlet for the leadership skills she possessed. Through the program, Anna also met and married an attractive widower who had joined the program for similar reasons. The key to Anna's successful retirement lies in her willingness to respond to her inner yearnings, to take action on those feelings and to accept the risks associated with change.

2. The second most important question to ask yourself is:

"What problems or transitions am I facing (or likely to face) at this stage of my life?"

Some types of changes which we experience are out of choice, such as Anna's. Some are the result of crises or losses. Either type of change can be frightening, yet both can produce new growth and strength in our lives.

Model pre-retiree #2 is named Linda. After many years of marriage, Linda found herself divorced and alone. The transition to single life was difficult, painful, and filled with challenges she was not prepared to accept. Linda could have become despondent and hopeless. Instead, she took stock of her problems and determined what kind of help she would need to put her life back together. This was her list:

- a support group which could help her understand the emotional roller coaster of divorce
- a new circle of friends to replace the "couples only" relationships of the past
- an alternative to the "bar scene" which would enable her to meet other older single people with similar interests

In her search for answers Linda took an important step in taking control of her life: she identified what she needed to help her meet the challenges of her new situation. From that point on, Linda began to take positive steps. She enrolled in a course designed to give single people strategies for creating a new lifestyle and skills for establishing new relationships. After the course ended, she began to meet regularly with several other women from the group who shared her concerns and need for support. They looked for an organization in their community which would provide activities and friendship for mature single people. Finding none, they formed a group called "The Singles Network," which after five years has grown to more than 1,000 members, offers hundreds of activities and events annually, and has created a unique structure based on the common concerns of older singles. The tremendous success of this organization is a tribute to the resourcefulness and determination of the people who created it, people who were willing to get involved and participate fully in the solution to their problems.

Other examples include the creation of an Alzheimer's support group by a woman whose husband was diagnosed with Alzheimer's disease. Even after his death, she has continued to find meaning and purpose in her life through helping others deal with this tragic disease. Another example is the retired man whose new condominium lifestyle spurred the creation of an organization to assist condominium owners in the management of their associations.

These people put their talents, skills, experience, and ideas to work in solving their problems, and in doing so, created new resources for others in their community to draw upon.

3. The third question you may want to ask yourself is: "What changes would I like to make in my life?"

Most people entering retirement are not facing major crises or problems. They may, however, wish to make changes in themselves or their lifestyles to enable them to enjoy retirement more fully. Examples might be a move to a smaller home that requires less care or joining an exercise program to build strength and flexibility to prepare yourself for active outdoor pursuits such as golf or tennis.

Our next example is a man named George, in his eighties, who had raised a large family and lived a good life yet found himself, after the death of his wife, disabled and confined to a nursing home. His desire for a more independent lifestyle led him to a resource person who had designed a program to assist older people in making the transition to independent living. Together with his physician, they worked out a plan which included weight loss and gradually increased mobility. Through patient and persistent effort, George was able to leave his wheelchair and eventually move to a congregate housing project where he cooks for himself, paints, writes poetry, and attends local adult education classes. Clearly, George was able to match his goals with a service available in his community, and use that match to make significant changes in the quality of his life.

4. The last question to be answered as you explore community resources is: "What is needed in my community and how do my skills and interests match those needs?"

Volunteer activities can be particularly satisfying for older adults. They can become an outlet for interests or talents untapped in younger years because of time constraints. They can also offer an opportunity to make a difference—whether small or large—in the quality of life in your community. Once the identity associated with a job ends, the feeling of importance and accomplishment which comes from volunteer activities may be a needed boost to self-esteem.

It is important to remember that seeking volunteer opportunities is a two-part process. Both parts of this process are equally essential to eventual success. The first step is getting to know yourself—your interests, talents, and skills, as well as your dislikes and areas of discomfort. Many formal methods for gathering this information exist, such as the Strong Vocational Interest Test which helps you identify aptitudes and interests and determine how those strengths might be applied. Most colleges and universities offer these or similar self-assessment tools at a nominal fee and will also provide counseling and support. Should you wish to acquire new knowledge or skills, most colleges and universities also provide free or reduced tuition in academic programs for older adult students.

Zeroing in on your interests and skills can be enjoyable and revealing. Another chapter of this book is dedicated to helping you use your past experiences and roles to generate a list of skills you can take with you into retirement.

The second part of the process is identifying what your community needs that would match your interests. A man who has accumulated many years of successful management experience might enjoy SCORE, the Senior Core of Retired Executives, an organization which assists small businesses in improving their profitability. A woman who has always wanted to teach might join Literacy Volunteers of America, an organization which trains volunteer tutors to assist adults in learning to read. Or a grandmother whose grandchildren have moved away might offer nurturing and love to other lonely children through the Foster Grandparents Program. The sense of shared pride and accomplishment which comes from such experiences can bring great personal rewards to retirement years.

What are the Steps to Utilizing the Resources in Your Community?

For the majority of retirees, making the decision to reach out for assistance or support is not easy. Pride, fear, and years of self-sufficiency may create considerable resistance to seeking needed help. Yet if we look at each transition in our lives (including retirement) as a process, the steps to reaching desired goals become opportunities to acquire valuable new attitudes, approaches and skills. Let's clarify and expand upon the steps to satisfying your retirement needs through community resources.

Develop a Positive Attitude and Demeanor

More than any other stage of your life, retirement is a time when personal attitudes play a critical role in the degree of happiness and fulfillment you will achieve. In earlier stages, the structure provided by job and family responsibilities may have kept you on track, but in retirement only your creativity, resourcefulness, and belief in the future can fill the days with pleasure and satisfaction.

Self-help books abound with ways to use positive mental attitude to achieve great gains, spiritually, emotionally, physically, and financially. Applying these theories to retirement planning and living can enhance the quality and perhaps even the quantity of your life. What are the components of positive mental attitude?

> *Good Thoughts Attract Good Happenings*
> What's the use to sit and worry
> Friend, it isn't worth the while
> Life goes by in such a hurry
> Let us live, laugh, love, and smile

When our sorrows cast a shadow
And the skies have turned to gray,
Smile, the sun will shine tomorrow,
There will be a brighter day!

by
Lil Cohen

This poem, written by an eighty-year-old woman, may appear to describe an overly simple or Pollyanna-like view of life. But for many older people it works! Each of us sends our thoughts and feelings into the world for others to perceive. When the image we project is positive—constructive thoughts, warm feelings, enthusiasm for life—other people want to be around us. Caring from our loved ones, support for our civic endeavors, a loyal circle of friends all can flow forth naturally from a positive mental attitude. In the world of human interactions a person with the ability to transmit optimism and generate hope acts as a magnet, drawing others to him or her and creating a climate where good and productive things can happen.

The short exercise below will help you recognize whether you see the cup of life as half full or half empty. Seeing may be the first step toward a more positive outlook.

Attitude Check-up

Please check whether each statement below is true or false for you (if the statement is mostly true, insert T; if mostly false, insert F).

____ 1. I am more likely to notice the good traits in a person rather than the bad.

____ 2. I enjoy a rainy day because it gives me a chance to get indoor projects done.

____ 3. I seldom dwell on the bad times in my life.

____ 4. I expect the people I meet to be trustworthy and honest.

____ 5. I smile easily and often.

____ 6. I believe life is better now than it was in the "old days."

____ 7. When I look in the mirror I like what I see.

____ 8. I find it easy to sustain close friendships.

____ 9. I truly look forward to beginning each new day.

____ 10. I feel certain that my family and friends would "be there" if I needed them in a crisis.

Scoring

Less than five "true" responses: You need to work on developing your positive mental attitude. Begin by saying, "I am a good person, I deserve to be respected." Then try smiling at every new person you meet.

From five to seven "true" responses: You could still use some practice in thinking good positive thoughts. Try describing your day to a friend without using a single negative word. Then give a compliment to the next person you talk to.

From eight to ten "true" responses: you're ready to enjoy life and share your enthusiasm with others. Keep thinking those good thoughts; they're contagious!

Taking Charge of Your Life

Positive mental attitude is more than thinking about happy outcomes; it is shaping your life the way you would like it to be. Just as developing physical muscle builds body strength, developing "emotional muscle" can build the strength you need to master both the problems and opportunities of later years. How do you build "emotional muscle?"

1. Practice speaking up for yourself; tell others what you need and want from them. They will appreciate your honesty and candor.

2. Discover your "secret yearning." Now's the time to bring your dreams out of the attic, dust them off, and get them ready to use. It's never too late to start.

3. Seek advice and help. Make a list of all the people or organizations who could help make that dream a reality, then follow through with phone calls or visits to gather all the information you need.

4. Use every resource available. Agencies, institutions, associations all have the experts who may be able to help you reach your goal—whether that goal is returning to school for a degree, creating a new business, or landscaping your home.

5. Be your own best resource. After all is said and done, true understanding of your thoughts, feelings, and aspirations can only come from within you. Here are some words to suggest the process you may experience as you work toward becoming your own best resource.

Pre Retirement Years	*RETIREMENT*	*Post Retirement Years*
Learning	Exploring	Adjusting
Assessing	Creating	Enjoying
Planning	Choosing	Participating
Preparing	Building	Changing

Regardless of your present state of physical or mental health, lifestyle, career, relationships, or patterns of behaving, you are able to change the course of your life. Using ingenuity, courage, wisdom, and the help and advice of others, you can find a rewarding direction for your retirement years.

Enjoying the Feast

The menu of choices for creating a retirement lifestyle is bountiful. How fully you enjoy the repast of those years is up to you. Savor the rich and full aroma and flavor of life, the joys, the tears, and the promise of each new year. In the words of the poet, May Sarton:

> These are not hours of fire, but years of praise
> The glass full to the brim, completely full,
> But held in balance so no drop can spill.

Community Resource Chart

Need	***Type of Resource***	***Where to Look***
Educational Programs for Adults	Local Colleges & Universities	Continuing Education Departments
	• Academic courses (many schools offer free or reduced tuition)	Continuing Education Departments
	• Learning in retirement programs	Continuing Education Departments
	• Cooperative Extension Services	Continuing Education Departments
	• Noncredit continuing education	Continuing Education Departments
	Elderhostel	Elderhostel Organization or colleges or universities
	Libraries	Education Coordinator or Reference Service
	Museums	Education Coordinator
	Public School Community Education Programs	Local school department or Adult high school program
	Recreation/Leisure Programs	Community Recreation Department
	Senior Citizen Programs	Senior Citizen Centers or Area Agency on Aging
Volunteer Opportunities	Local Schools—Kindergarten through college	Volunteer Coordinator School Departments Personnel Offices
	Volunteer Clearing House	Voluntary Action Centers
	Local Businesses—Board memberships or other roles	Chamber of Commerce Former business contacts Professional associations
	Churches	Local minister or committee chairpeople
	Low Income Projects	Community Action Programs
	Non-Profit Agencies	Agency Office or Voluntary Action Center
	Service Organizations	Local Marketing Directory
	(Rotary, Lions, League of Women Voters, etc.)	Telephone book—name of organization

Need	*Type of Resource*	*Where to Look*
Help in Coping with Change or Loss	Support Groups	Community self-help telephone line, Yellow Pages under name or problem (e.g. Alzheimer's, Widows Support Group, Singles, etc.) Area Agency on Aging or Elder Program
	Consulting Services	Community Mental Health Services Church counseling services (e.g. Diocesan Human Relations Services) State Department of Mental Health Services Hospitals Friends and relatives Private therapists
Health-related advice or assistance	Colleges, Universities, Public School Adult Programs	Fitness program director or Continuing Education Departments
	Recreation Programs	Community recreation center's fitness director
	Cooperative Extension Service	Local Extension office
	Hospitals—may have free clinics, seminars or counseling services	See phone book listings or call information desk
	Holistic Health Centers	Advertisements, "Health" listings in Yellow Pages
	Home Health Services	Yellow Pages under "Health" or "Home Health"
	Private health clubs and Health Centers	Yellow Pages under "Health" or "Fitness"

Need	***Type of Resource***	***Where to Look***
Financial Services/ Information	Social Security Office	United States Government, Health and Human Services Department
	Medicare	United States Government, Health and Human Services Department
	Financial Planning Consultants	Credit Counseling Services independent financial planners, investment firms, insurance agencies, banks, accountants
	Company Benefits	Human Resource or personnel department of your company.
Legal	Private Law Firms	Recommendations from friends, community self-help hot line, local
	Legal Assistance Clinics	Local Community self-help hot line, law school, state or county bar association
	Banks	Trust departments

For Further Reading

Resource Directory for the Elderly, published by the State Department of Human Services. This document lists for an entire state an extensive network of services provided to its older citizens. Contacting one's State Bureau of Elderly will provide this coverage. The table of contents range from: 1) community service programs, 2) transportation availability, to 3) volunteer program opportunities. It also lists local and state agencies with phone numbers.

Local or State-wide Weekly Retirement Living Newspaper Supplements, published by either local or statewide newspapers. This paper will localize information and news studies about the elderly within a state. It will also list current events, activities, and programs available. It is completely designed as a reference for the elderly, their needs, wants, recreation/job availability, and networking situations.

In its aging section the library will have as a resource numerous books on retirement planning, programs, and aging issues. This resource, together with contacting local senior centers and colleges and universities, will enhance the availability of information and updated data on community resources.

Two books that are helpful in community networking:

Healthful Aging, Geri Marr Burdman, Ph.D., Prentice Hall, Inc., 1986. A helpful overview on aging, retirement and resource materials.

Visual Arts and Older People, Pearl Greenburg, Ed.D., Charles C. Thomas Publishing, 1987. An excellent resource for community arts/humanities programs that are in existence throughout the country and would lend resource information on programs not available in one's locality.

Transferring Skills To New Work And Volunteer Options

Nancy Viehmann

Skills you have developed throughout your life can be transferred into useful roles in retirement. Finding satisfactory work and volunteer activities in later life requires careful assessment of yourself and your environment.

Keep on Planning

Prepare for retirement as you would plan for your career. It's called life/work planning. After all, this is a new phase of your lifework.

The best thing you can do for yourself right now while still working is to create options for the future. Taking that initiative now puts you in the driver's seat. "Letting the chips fall where they may" puts fate or others in control. Right now can be a time in your life to be creative, to fantasize about new beginnings, and to learn what you need to help get you there. This chapter will be about how to identify your skills, talents, and interests for your new beginnings. Mostly it will ask you a lot of questions.

Look at some retirement options:

- Continuing to work, full- or part-time
- Volunteering
- Becoming an entrepreneur, either with a business based at home or somewhere else
- Devoting time to hobbies or activities which may spin off into a small business
- Traveling
- Catching up on all those "things" you haven't had time to do
- Spending quality time with family and friends.

Chances are you will want to do a combination of the above as you do now. The important point is to keep setting goals and objectives, have something to look forward to, and some reason to get up and going in the morning!

Self-Assessment

How do you begin creating options? How can you decide what best fits you? Begin by taking stock of yourself. What are your skills or abilities, talents and interests? You have developed hundreds of skills over the years!

Think of skills in their very broadest terms: any function where you use your hands (as in anything requiring dexterity), your head (for thinking, talking, anything using your mind), or your feet (as in dancing, running, or walking). Examples of different kinds of skills are persuading, problem solving, teaching, observing, organizing, managing money, computing, drawing, composing, assembling, and constructing. Some are tangible and concrete, while others are intangible. Skills may be highly developed and learned or may fall in the category of "having a knack for..." or "being a natural at... ." For a good list of skills refer to Richard Bolles *The Three Boxes of Life* listed in the bibliography at the end of this chapter.

It's natural to enjoy using some of your skills more than others. As you begin to identify your own skills you will probably notice that those skills you enjoy using most are ones that you use not only in your job but also in your free-time activities or in your relationships. That's because skills are transferable. You can take them with you into retirement.

Take, for example:

- a retired optical salesperson who uses the gift of gab and persuasion in an utterly authentic one-man traveling show as Ben Franklin
- an electrical engineer who moved to Maine and uses his eye for detail and precision as a picture framer in an increasingly busy home-based business
- a husband and wife, he a retired state director of parole services, she a retired pre-school teacher, use their skills as Peace Corps Volunteers in Tunisia.

Now, what are *your* skills? Take some time and several sheets of paper and a pencil to recall specific activities you are involved with: your job, a hobby or activity you enjoy, a role or relationship you have.

First, list at the top of each page just one topic such as:

Sheet 1—My job as customer service representative
Sheet 2—Planning a trip "out West"

Sheet 3—Being a parent to Jill and Joey

Sheet 4 & up!—The more, the better!

Second, think of all the tasks involved in each of those activities. For instance: Planning a trip "out West." Tasks might include: locating maps and destinations; collecting information—calling and sending for brochures; checking into different modes of transportation, schedules, various costs, weather conditions; matching family's interests to itinerary; budgeting; assigning tasks to each family member; supervising packing, etc.

Third, extract from the tasks the skills which are involved. In the above example you will find the following skills, among others: researching, coordinating, organizing, budgeting.

This is an exercise you can do now and repeat again and again. If possible, work with your spouse or a friend. Two heads are better than one when it comes to generating ideas. Not only will it be a help in identifying more skills from each activity, it can also be a great "re-getting-to-know" and appreciating each other's strengths.

Once you learn the techniques for skill identification you may begin to look at everything you do in this new way. What tasks, what skills am I using and what am I enjoying about this? Do I like this activity because I'm *organizing* people or things, because I'm *in charge*, because I'm coming up with *new ideas*, or *making* or *producing* something with my hands?

The payoff for learning this technique can be beneficial in your own job right now. When you look at and break down your job into tasks and skills, you are really writing your own job description. You may notice new things about what you do well and enjoy at work and also what you don't like or do as well. Is it possible for you to concentrate more on developing those positive aspects of your job and delegate some of those other tasks?

Clustering Skills

Through identifying skills from different kinds of jobs and activities you will most likely find the repetition of a cluster of skills you have expertly developed. These can be the anchors for your own list of transferable skills to take with you into retirement. Don't overlook new skills and new interests you will develop in your years prior to retirement.

For other good exercises, buy and use two books by Richard Bolles, *What Color Is Your Parachute* and *Three Boxes of Life*. In addition, there are many good career transition courses at local colleges and universities.

Brainstorming New Ideas

When you feel you have enough information about your skills, brainstorm new ways your combination of skills might be used. Brainstorming is a process of generating lots of ideas in a short period of time. Its two rules are: Quantity, not quality, counts and no criticisms or evaluations are allowed: The crazier and zanier, the better. You can go back to the practical alternatives later. Keep in mind though that what you might consider kind of zany someone somewhere is most likely doing as his or her life/work.

At this stage it is especially helpful to have one other or, better yet, a group of people working with you who can keep the ideas flowing and bouncing off one another. For instance, let's take the following core group of skills:

Persuading, organizing, lending and researching. What are some occupations and activities which need the expertise of those skills? A partial list of possibilities (brainstormed by one) includes:

- a door-to-door encyclopedia salesperson
- fundraising chairperson for local library building fund
- an executive search consultant
- a tour leader for a rock climbing expedition with a group of inner city kids
- an organizer of a bus trip for senior citizens to a major museum.

The list could go on and on. Encourage yourself and others to be as specific as possible in your brainstorming (e.g., fundraising chairperson for the local library building fund includes a doing what, for whom, in what capacity). Its purpose is to instigate some viable alternatives.

Now Evaluate

You now have a substantial list of possibilities you and others have brainstormed. This is the time to evaluate, to cross out, and to add. Ask yourself some more questions.

- If I need to earn additional income, which of these suggestions might be feasible? Maybe you'll add more.
- If I plan to do volunteer work which might I consider?
- If I want to involve myself in experiences purely for my own enjoyment, yet use my proven skills, which might apply?
- Which ones are just out of the question?

Values

How will your values (those things that are dearest to you) influence any choices you might make? Do those values of family, caring for grandchildren, and being with nearby friends mean you won't choose to go off and settle in a warmer climate or buy a recreational vehicle and live a life on the road? Perhaps. But now that alternatives have been presented, you are better able to examine costs and benefits and make your choice. You are in the driver's seat.

External Assessment—What's Out There?

Next comes your external assessment. What's going on around you? This begins a process of gathering information, talking to lots of people (especially people you know who are already retired) and asking yourself more questions. Gathering financial information is critical to your decision making about your retirement future. The chapter on financial planning in this book will help you to explore this important matter. It will also help you to answer the question, "will paid employment need to be part of my future life/work?"

Work

It may surprise you to know that the present generation of pre-retirees (let's say in their late 50s and early 60s) will be needed in the American workforce. Because of the "baby bust" of the late 1960s and 1970s, fewer younger workers are going to be available to meet the needs of an expanding workforce. As the population of people over age 65 increases 28 percent by the year 2000, employers will need to accommodate older workers by designing more flexible work schedules to meet their requirements for skilled labor.

The Work in America Institute reported some traits of older workers. These include fewer absences, fewer on-the-job accidents, less stress, and more satisfaction with their jobs than younger workers. Other national studies report that older workers are at least as productive, and in many cases, more productive than other workers. American business and industry is beginning to hear these messages. So, if you decide that work remains in your future, the outlook for you and other older workers appears to be promising.

What are your company's policies regarding hiring back retirees for temporary or part-time positions? How does it fill vacancies due to sick leaves, vacations, or peak loads? Many pre-retirees want to consider the possibility of engaging less than full-time work with their present firm. After all, you know your present organization better than the one down the street. If your organization does not have a policy enabling you to stay on in a less than full-time role, you may want to take the initiative and be instrumental in trying to create this option.

The Travelers Insurance Company of Hartford, Connecticut, has been a leader in hiring back its retired employees and even created a special program for older workers which is directed by two retirees who job share the position. Other corporations are doing similar things with their own retirees or retirees from other companies.

Job Sharing

Job sharing is a work time alternative where two people share the responsibilities, salary, and benefits of one full-time job. Usually, each person works half-time, although time and salary may be prorated differently. The benefits of such an arrangement to both the employer and employee are many. Job sharers offer a broader range of skills than those available from one person. They tend to have greater energy, more ideas and creativity, fewer absences and lower rates of burnout. The option is particularly appropriate either for two older workers who desire to pare down their work life or for an older worker who has more experience and wisdom to team up with a young worker who is training.

Job sharing is not an option that is usually offered by employers (at least yet). When it does occur, it typically involves one job at a time and tends to be initiated by the employees who are interested in such an arrangement. But that is what this book is all about—creating options. For more information about job sharing, refer to the list of books at the end of this chapter.

I'd like to offer a word of caution, however. If you reduce your salary by working less than full time, you'll need to know how this affects your retirement benefits. This is a matter you can talk over with the human resource director of your organization.

Taking Stock of Your Community

What is your community lacking for goods and services? How might you fill that gap through a home-based or small business or through a volunteer service? You know what your skills are. For example, if many people in your community go away for extended periods, is there a need for a service to look after property? Maybe you have discovered your skills are in coordinating, scheduling, observing, and possibly basic home repairs. You might either do the job yourself or serve as the contractor for turning the water on, fixing the leaks, keeping the driveway plowed, or the lawn mowed.

What are your town's and/or state's regulations regarding home businesses should you want to hang out your shingle for picture framing, sign making, or marriage counseling?

Volunteering

Volunteering offers freedom and flexibility and endless possibilities. It's easy to accept the first request that sounds interesting (and there will be many when it's known you have time to give). Take some time, however, to match your skills and your interests to the job. It will be more rewarding for you and far more beneficial to the organization if you have clearly articulated what kinds of tasks you are best qualified to perform and which ones particularly hold your interest.

Putting It All Together

By now you've read, done some thinking, and perhaps have worked along with the self-assessment exercises. It's hard work but you will learn more about yourself each and every time you do them. It will enhance your self-confidence because you will always discover things you are good at that you may never have recognized before. In closing this chapter, here's a checklist for identifying your skills and creating a list of possibilities for transferring those skills to new work or volunteer options.

- *Identifying* your skills by breaking down the tasks of any of your jobs, activities, or roles
- *Clustering* those skills you enjoy most and do best
- *Brainstorming* new possibilities for utilizing your skills and talents
- Considering your *values* and how they may influence any choices you'll make
- Taking a realistic look at your *financial* picture
- *Gathering information* from everywhere and from everyone you can find about what's available in your community and what's missing
- And finally keep things in *balance*—learning, working, and playing can all be part of a creative retirement as well as your life now

For Further Reading

Richard N. Bolles, *The Three Boxes of Life, and How To Get Out of Them*, Ten Speed Press, Berkeley, California; 1978. Ongoing revised editions. Practical, thorough and lighthearted manual for job hunters and career changers on the issues of lifelong working, learning, and leisure.

Richard N. Bolles, *What Color Is Your Parachute*, Ten Speed Press, Berkeley, California. Ongoing revised editions. Step-by-step help for career changers and job hunters with practice activities for assessing skills, defining job interests and methods for job searching.

Barney Olmsted and Suzanne Smith, *The Job Sharing Handbook*, Penguin Books, New York, N.Y., 1983. A how-to guide for anyone who wants a flexible working schedule. Provides information on the job sharing concept and checklists, worksheets and questionnaires for finding a partner, presenting and implementing the idea and making it work.

Health Insurance in Later Life

Romaine Turyn and Sheila Comerford

In today's health market, it is increasingly important for older persons to know about the range of public and private health insurance options that are available. Medicare, 'Medigap,' and Long Term Care insurance are complex components of America's health insurance system. The consumer is wise to bring sophisticated questions about health insurance into retirement planning.

It is clear from the television personalities, mail advertisements, and the enormous amount of money going into marketing and publicity that there is a great deal of concern about the adequacy of health insurance for the retiree.

Given the growth in the sheer number of products, there is increased pressure to choose the right, and the right amount of, health insurance. It is important to do so, as older persons often sacrifice a good deal to pay the premiums for expensive and inefficient insurance policies.

This chapter provides an overview of insurance and provides some hints about what to look for and what to be aware of in selecting health insurance.

Medicare

Medicare was designed to serve as the basic health insurance program for people 65 or older and for certain disabled people.

Medicare has two parts: Part A, hospital insurance, and Part B, medical insurance. Most older Americans have Medicare coverage.

Hospital insurance

Most individuals are entitled to Medicare Part A through their Social Security. Medicare Part A covers four kinds of care: inpatient hospital care, medically necessary inpatient care in a skilled nursing facility after a hospital stay, home health care, and hospice care in a Medicare certified hospice program.

Medicare hospital insurance will help pay for inpatient hospital care if you meet four conditions:

1. A doctor prescribes inpatient hospital care;
2. The care can only be provided in a hospital;
3. The hospital is participating in Medicare; and
4. The Utilization Review Committee of the hospital

or a Peer Review Organization does not disapprove your stay.

After you have been in a hospital, Medicare hospital insurance can help pay for inpatient care in a skilled nursing facility (SNF) if you still require daily skilled nursing or rehabilitation services. To be eligible for this benefit, all five of the following conditions must be met:

1. You have been in a hospital at least three days in a row before you transfer to a SNF;
2. You are transferred to the SNF because you require care for a same conditions for which you were treated in the hospital;
3. You are admitted within a short time after you leave the hospital;
4. A doctor certifies that you need, and you actually receive skilled nursing or skilled rehabilitation services *on a daily basis*; and
5. The Medicare intermediary or the facility's Utilization Review Committee does not disapprove your stay.

There is a limit on how many days of hospital or skilled nursing facility care Medicare can help pay for. There are also non-covered services under each type of care. If you have questions about what Medicare will and will not cover, you should contact your local Social Security office.

Medical Insurance

Medicare deductibles and premiums change almost yearly. It is important to consider these costs in your retirement budget.

Generally, individuals must sign up for Medicare Part B and pay a monthly premium. Medicare Part B can help pay for doctors' services, outpatient hospital care, outpatient physical therapy and speech pathology services, home health care, and many other health services and supplies not covered by Part A. Medicare Part B will also pay for some home health services including part-time skilled nursing care, physical therapy, and speech therapy.

For Medicare Part B, you must pay $75 in approved charges (deductible) for covered medical expenses in 1987, and then

Medicare Part B will pay 80% of the approved charges thereafter for the rest of the year. You pay the uncovered 20% of charges.

Medicare medical insurance provides a range of services, including, but not limited to, medical and surgical services, diagnostic tests and procedures, radiology and pathology services provided in the hospital, x-rays, blood transfusion, and speech pathology. Services *not* covered include routine physical exams, routine foot care, eye or hearing examinations for eyeglasses or hearing aids, immunizations, chiropractic services, dental care, prescription drugs, long term care, or cosmetic surgery.

Because Medicare coverage is not comprehensive and because Medicare is riddled with conditions and exceptions to coverage, it is extremely important to take the time to review Medicare coverage. The U.S. Department of Health and Human Services has developed an excellent guide called "Your Medicare Handbook, 1987." You can obtain your own copy by contacting the Social Security office nearest you.

Medigap Policies—Medicare Supplements

In the preceding section, we discussed Medicare. From that discussion, it is clear that there are gaps in the coverage Medicare provides to older consumers today. In fact, even with additional private insurance, older people are paying more out of pocket for health care today than they were before Medicare was enacted. Medicare supplement policies, or "Medigap" policies, are designed to fill many of these gaps in Medicare, to cover much of what Medicare does not.

Federal legislation passed in 1981 requires that, for a policy to be considered a Medicare supplement or a "Medigap" policy, it must fill certain gaps in the Medicare Program:

- the policy must cover all expenses not covered by Medicare during days 61-90 of hospitalization.
- the policy must cover non-Medicare covered expenses during "lifetime reserve."
- the policy must pay 90 percent of hospital expenses for

one year after Medicare benefits are exhausted.

- the policy must pay 20 percent of approved doctors' bills after a $200 maximum deductible.
- the policy must assure a loss ratio of at least 60 percent on individual policies and 75 percent on group policies.

In addition to the minimum standards set forth by this federal legislation, many policies include coverage for Medicare Part A and Part B deductibles, coverage in excess of 90 percent of hospital expenses after 365 days, coverage for more than 20 percent of Medicare's reasonable fee, prescription drugs, and private duty nursing.

The following are helpful guidelines to use when purchasing a Medigap policy:

1. Make sure the policy is *guaranteed renewable*. Some policies guarantee that you can renew annually, while others reserve the right to terminate all like policies in the state.
2. Choose a policy with an acceptable loss ratio. This is the amount of premiums paid in, in relation to the premiums paid out by the company.
3. Make sure the claim form is understandable and easy to use.
4. Find out how long it takes to process a claim. Obviously you do not want to purchase insurance from a company which does not provide prompt service.
5. Determine the company's "Best" rating in Best's Insurance Reports: Life and Health. This is the Dunn & Bradstreet of the insurance industry and is a good indicator of a company's financial status. As a general rule, it is best to insure only with companies that have the highest (A+ or A) Best rating. Best directories are available at your local library or at the Bureau or Department of Insurance in most states.
6. Make sure your policy is comprehensive but affordable.
7. Remember: One comprehensive Medigap policy is all the coverage you need. Owning more than one Medigap policy in the hope that they will all pay off is usually not

advisable. Most Medigap policies have a "coordination of benefits" clause, which states that only one policy will pay if there are multiple policies for the same coverage.

Since 1981 when the federal law was enacted, the number of "problem" policies has declined. However, the U.S. House Select Committee on Aging estimates that the number of instances of marketing abuses by insurance agents selling Medigap policies has not declined.

In a survey of state insurance commissioners, some common Medigap marketing abuses were outlined.

1. The agent says he represents the government and/or Medicare.
2. The agent suggests that the consumer cancel an existing policy and buy an allegedly better policy from him. The agent's motivation here is to sell another policy and thus collect another commission.
3. The agent encourages the consumer to buy duplicate coverage.
4. The agent advises the client not to report any pre-existing conditions.
5. The agent assures the consumer that the policy covers everything that Medicare does not.

Long Term Care Insurance

The Department of Health and Human Services estimates that, by the year 1990, $82 billion a year will be spent on nursing home care in America, nearly half of it coming from consumers' pockets. Most older Americans (69 percent according to a recent Harris poll) are unaware that Medicare will *not* pay for an extended nursing home stay. The insurance industry has become aware of the issue and, in response, has introduced dozens of long term care policies into the marketplace.

The development of private insurance policies to pay for long term care, however, is still a relatively new phenomenon. In the late 1970s the market consisted of a small number of regional insurance companies selling policies with limited coverage. By 1985, 30 of the nation's largest companies had entered the market, selling over 100,000 policies. Two years later the number of companies had more than doubled to 73, and the number of policies sold had nearly quadrupled to over 400,000.

Long term care insurance is a product designed to cover a predetermined length of stay (usually between 1 and 6 years) in a skilled nursing facility, an intermediate care facility, or custodial facility at a predetermined daily rate. Premiums are based on age, length of coverage, level of care, and elimination days and can range from $125 - $4,000 yearly.

Long term care insurance at this point in its development is primarily a product designed for those who wish to protect their assets from the financial strain an extended stay in a nursing home would cause, and who can afford the often sizable monthly premiums. A private pay nursing home bed now costs an average of $22,000 a year. Long term care insurance is not designed for those on small fixed incomes who have limited assets.

Recent marketing studies indicate that consumers would like the following elements in a long term care policy:

- Comprehensive, affordable coverage.
- A lifetime benefit. This is currently not available in any policy.
- Direct access to nursing home and home health with no prior hospitalization for nursing home coverage and no prior nursing home coverage for home health. A few policies offer direct access, usually at a higher premium. AARP's policy offers direct access for the same premium.
- Custodial care coverage. This care consists primarily of assistance with activities of daily living.
- A return on the premium. This is especially important to younger consumers who anticipate paying for long term care over a lifetime. If they don't use the policy, they want some return on their premium. Currently, no policy

offers such a return. Industry experts estimate such a policy would cost between 3 and 10 times current premiums.

What Should You Look For In A Policy?

Appropriate Levels of Facility/Care. Make sure that your policy covers *skilled*, *intermediate*, and *custodial* care.

Provision of Home Health Care. The policy you buy should cover home health care. Buy the longest benefit period with the fewest number of preconditions for access.

Guaranteed renewable. A policy may only be *conditionally renewable*, which means the insurance company reserves the right to terminate all like policies in the state.

The company is financially sound. One good indicator of a company's operating performance and its financial status is its Best Rating. Companies are rated A+, A, B+, B, and C. As a general rule, it is best to insure only with companies that have A+ or A ratings. The Best directory is available at your local library or the State Bureau of Insurance.

Provision of an acceptable loss ratio. This is the amount of premiums paid in, in relation to the premiums paid out by the company. for example: If company "A" pays out $650,000 to policy holders and takes in premiums of $1,000,000 then Company A's loss ratio equals 65 percent (650,000 divided by 1,000,000). Loss ratios for long term care policies should fall into the 50 percent - 60 percent range. Obviously it is a good idea to buy a policy that meets all your other criteria and has a reasonable loss ratio. The loss ratio is available from the Bureau of Insurance.

Provides a clear statement about elimination days in the policy. These are the number of days before the benefit becomes payable. Most policies offer consumers a choice between 0, 20, and 100 elimination days. The higher the number of elimination days you opt for, the lower your annual premium is. Pick an elimination period that fits your budget.

When Should You Buy Long Term Care Insurance?

In today's market, the best time to buy long term care insurance is between the ages of 50-69. During this time premiums are still low enough to be affordable. After ago 70 the premiums begin to climb dramatically and after age 80 become prohibitive, often ranging between $2,500 and $4,000 a year.

The diversity and lack of standardization of long term care policies can make choosing a policy very difficult. A final word of advice: Shop Around. It is extremely important to compare benefits and premiums for a number of different policies before making a decision.

Some states, including Maine, offer consumers an insurance comparison chart to aid in choosing a policy. Contact your state insurance bureau or local area agency on aging for more information.

Limited Benefit Health Policies and Indemnity Policies

Other types of policies marketed primarily to older people are limited benefits health policies and indemnity policies.

Indemnity policies pay a fixed amount for each day in the hospital, while limited benefit health policies usually provide an indemnity payment for a particular illness (such as cancer). These policies are marketed vigorously on the basis that the premiums are relatively inexpensive and offer the consumer extra cash when hospitalized.

Consumers should realize that both limited benefit health policies and indemnity policies should be viewed solely as extra policies and not as necessary parts of good insurance coverage.

There are two important factors to consider before purchasing such policies:

1. The average length of hospital stay for a Medicare patient in Maine is 8.7 days. Nationally the length of stay is less than 7 days. The average cancer patient is hospitalized an average of 1.8 times in a two-year period.

These statistics demonstrate how unlikely it would be for a consumer to receive a good return on the premium.

2. According to some estimates, loss ratios for these policies range from 17 percent to 41 percent. Clearly consumers are not getting the return on premiums that they expect. Advocates often recommend that seniors not buy or at least be very careful before buying limited benefit health policies, and some states have even outlawed their sale.

A word of advice: Don't let your fear of being under-insured cause you to purchase more insurance than you need.

Be A Wise Consumer

If you are not sure an agent is telling you the whole story, or if you want to double-check his or her facts, check with your State Department or Bureaus of Insurance for clarification.

Shop around. There are dozens of policies on the market being sold on TV, door-to-door, and through the mail. Contact your state's Department or Bureau of Insurance for information on policies, loss ratios, and consumer complaints before you buy.

Check with others who already have the policy you are considering about the quality of service that the company and agent provide.

Make sure the policy is *guaranteed renewable*. Some policies guarantee that you can renew annually, while others reserve the right to terminate all like policies in the state.

Make sure you know whether your premium remains stable or increases as you age.

Some states, including Maine, offer a "free look" provision. This gives you a time period (10 days in Maine, 30 days for a "through the mail" policy) in which you can make sure the policy is what you want. If you are not happy with the policy, you can return it within that time period for a full refund.

For information about local programs and policies, call your State Office on Aging, Department or Bureau of Insurance, and/or Area Agency on Aging.

For Further Reading

Your Medicare Handbook, 1987, Publication No: HCFA-10050. This easy-to-understand government publication tells you what Medicare is, how it works, and what it covers. It is available from your local Social Security office.

Information on Medicare and Health Insurance for Older People. American Association for Retired Persons, 1909 K St., N.W., Washington, D.C. 20049. This publication details what Medicare covers and does not cover and suggests additional supplemental coverage.

"Medicare Supplement Insurance," *Consumer Reports*, V. 49, June, 1984, P. 347. This 1984 article details what Medicare supplemental insurance covers and rates the widely sold policies.

"Insurance for Long Term Care," *Changing Times*, V. 41, January 1987, p. 113. This article defines long term care insurance, what a good policy should cover, and discusses some policies currently being sold in the marketplace.

Legal Concerns In Retirement

Catherine A. Valcourt

With foresight and early planning, you can avoid any encroachment on your legal right to make independent decisions, yet still preserve the important relationships in your life. Communicating plans about power of attorney, a living will, and similarly important legal matters to family members, physicians, and financial advisors allows others to act with deference and respect to your needs.

As you get older, family and friends will want to take care of you by taking over the management of your life and personal affairs. They will want to take over making the decisions that you made independently and privately all your adult life. Although sometimes well-intentioned, this often denies you your legal right to make independent decisions about where you live, how you spend your money, and what medical care you receive.

If you plan early and communicate these plans to your family and loved ones, you may avoid any unnecessary encroachment on your legal right to make independent decisions and still preserve the caring and nurturing relationships you want to have with those closest to you.

The following will help you maintain your independence and will also help you choose someone to make decisions for you if you become incapacitated or disabled. Early planning allows you to maintain control over your life and insures that your wishes continue to be carried out in later years, even if you personally become unable to communicate them. The legal, health care, and financial issues facing older persons are complex and must be anticipated. Early planning is becoming more important each year.

Legal Capacity

Using many of the legal options for self-planning requires that you have legal capacity to take action. You are legally competent when you have sufficient capacity to know and understand, in a reasonable manner, the nature and character of what you are doing. For example, when you understand the implications of the documents you sign, then you are legally competent to execute them.

Before beginning this discussion about the legal planning options available to a competent adult, it is important to mention that there are alternative planning avenues available for a person who is legally incapacitated which protect that person's best interests. The safety and care of an incapacitated person are protected by law to avoid needless and heartbreaking exploitation of an incapacitated person and his financial estate. These alternative, legal planning options will be discussed later in this chapter.

Power of Attorney

When you are legally competent, you can execute a power of attorney. It is a document you sign naming the person you choose to make decisions for you. The decisions of your named agent are as legally binding as if you made the decision yourself. A power of attorney is used in many situations. For example, if you buy real estate in Florida and you live in Maine, you can execute a power of attorney naming someone in Florida, usually an attorney, to act as your agent and sign the necessary documents to complete the purchase of the Florida land. This is an example of a competent person naming a power of attorney agent to complete a business transaction. This is a common practice.

This chapter, however, focuses on the use of a power of attorney in more personal situations. A power of attorney can be used as a planning tool for older persons. A power of attorney lets you maintain control of decisions affecting where you live, how your money is spent, and what health care you receive should you become frail, disabled, or incapacitated and need help making these decisions.

There are several kinds of powers of attorney. Each power of attorney gives specific power to make specific decisions on behalf of the person who signed the power of attorney. When you are dealing with someone who states that he is a power of attorney agent, ask to see a copy of the document. Read it carefully. For example, if the written power of attorney does not specifically say that the agent can withdraw money form the person's bank account, then he cannot do so. Do not be afraid to ask to see a power of attorney when someone tells you, for example, that your aunt, your grandmother, or your father has authorized the agent to make decisions. A legitimate agent will not be offended by the request and will not hesitate to show you a copy of the power of attorney. Otherwise, your questioning may prevent or stop the personal or financial exploitation and abuse of your aunt, grandmother, or father by an unscrupulous person.

Springing Power of Attorney

One kind of power of attorney that is a good planning tool is the springing power of attorney. It allows you to sign a document naming the person you wish to make decisions for you only if you become incapacitated in the future. This allows you to continue to make your own decisions with independence, dignity, and privacy until you become too disabled to do so. Then, and only then, can your agent begin making decisions for you. The written power of attorney will state that your incapacity will be determined by your treating physician. The doctor, after examining you, will write a statement that you are incapacitated as of a certain date. This doctor's statement is attached to your power of attorney and the agent begins making decisions for you. If you are never incapacitated, the power of attorney never becomes legally operative.

By naming your power of attorney agent in this way you can choose someone you trust, someone who knows you well, someone who will know just what decision you would make in a certain situation. Naming this trusted friend or relative as your agent gives you peace of mind. It allows you to be in control of your life. It avoids the need for a court to choose someone to make your decisions for you. There is always a chance the court will not choose the person you want. By signing a springing power of attorney, you make your own choice. This is only one of several kinds of power of attorney. It is called a springing power of attorney because it "springs" into action only when and if you can no longer make your own decisions.

Medical Power of Attorney

A number of states (including Maine, in 1986) have adopted a so-called "medical power of attorney." This law states that an agent named in a power of attorney can make medical decisions on your behalf. That is, you can list in your written power of attorney that you specifically grant the agent the power to make medical decisions for you when you are unable to communicate because of an accident or illness. When you sign a medical power of attorney, discuss it with the person you choose to make your medical decisions to make sure that person is willing to make these decisions for you. It is a serious matter. It is often truly a matter of life and death. It is important that you also tell your doctors, family members, and other loved ones that you have made this choice. You should give a copy of your medical power of attorney to each of your doctors and family members. This will give you an opportunity to discuss this very important topic with your loved ones. By choosing your medical decision maker, you free other loved ones from having to make these decisions for you when you are unconscious and unable to communicate which course of medical treatment you prefer.

Once you have signed a medical power of attorney, thereafter only the court can change your agent. For example, if you name your oldest daughter as your agent in your medical power of attorney, then only a court of law can name someone else to make your medical decisions. Courts are reluctant to change anything in your medical power of attorney. Someone would have to give the court good reasons to decide that your chosen agent, your oldest daughter, cannot make your medical decisions on your behalf in a specific situation, even if it is years after you signed your medical power of attorney. The court gives great deference to your choice and will legally uphold your choice unless there is a good reason to do otherwise.

In summary, a power of attorney is a written document that you usually sign before a notary public. Generally, anyone 18 years of age and older who is legally competent, can sign a power of attorney. Some powers of attorney are "durable." This means they keep their legal effect, even after the person who signed it becomes incapacitated. It is at this very time when you become incapacitated that you need your agent most. All medical power of attorneys are durable and must be signed before a notary public. You do not go to court to secure a power of attorney. Your lawyer can draft it.

There is much more that can be said about a power of attorney. It is a flexible document that is personally tailored to your needs. If you are retirement age and you choose your spouse to be your agent in a power of attorney, you may also want to name a "successor agent," in case your spouse is unable or unwilling to act as your agent when you need to use your power of attorney. Individuals who have older persons as their agents often like to also name someone who is younger as their successor agent.

You may rescind your signed power of attorney at any time if you change your mind. You should put your rescission in writing and send copies of it to everyone who has a copy of your power of attorney including your doctors, bankers, and family members.

Living Wills

Another decision making area that is often left to chance is what, if any, extraordinary medical treatment you want to have when you are dying. When you are legally competent and at least 18 years of age, you can execute a living will. It is not a last will and testament. A better name for this document would be "living declaration," since it declares to the world what, if any, medical treatment you want to have when you are near death. Many people realize that today's scientific and medical technology can keep someone "alive" almost indefinitely. This technology is no longer beyond the reach of hospital budgets. Today patients are almost routinely placed on respirators, dialysis machines, and other equipment that artificially maintain the functioning of vital body organs when a person is seriously ill or injured. Many people have thus been saved and restored to health. This technological advance raises a series of ethical, medical, legal, and moral questions when it stops prolonging life and begins prolonging the death process.

Three critical questions must be addressed when technology is used in this fashion. WHO can make the decision to refuse treatment that merely prolongs the death process? WHEN can one make that decision to forego extraordinary medical treatment? HOW can that decision be communicated to those in charge of administering extraordinary medical treatment? Often, family members are divided, unsure or confused when a doctor asks them to make the decision to forego extraordinary treatment for a beloved parent who is unconscious, seriously ill, and facing death. The family often finds it hard to make the decision to "pull the plug," when to do so will bring imminent death. It always is a time of crisis and anguish for everyone faced with these decisions. Living will laws allow you to make these decisions for yourself while you are well and competent. A living will is a document you sign that states what, if any, extraordinary medical treatment you want when you are unconscious, incurably and irreversibly ill, and near death. The living will lets you refuse or terminate treatment when you are near death. It allows you to take charge of your life and to choose the kind of medical care you want at the end of your life.

A living will is not a power of attorney. It does not deal with all medical care decisions. Living wills make only those extraordinary medical care decisions that you face when you are near death and there is no chance of recovery. A living will addresses decisions faced during the dying process. A medical power of attorney, on the other hand, addresses medical care decisions faced during your lifetime to restore you to health and well-being. Both are good decision making planning tools that allow you to have control over decisions that have to be made while you are unable to communicate your wishes personally.

If you sign a living will, you take some of the burden off family members and friends who otherwise would have to make this emotional and personal decision for you without knowing your wishes.

A living will must be signed before two witnesses. It must be given to your doctor for placement in your medical record. This will insure that it is enforceable, when and if the need for it arises. As long as you are conscious and can make your own decisions, the living will is not used. It is used only when you are in a terminal condition, near death, and unable to make treatment decisions. You may, of course, revoke your signed living will at any time and in any manner, no matter what your mental or physical condition. If there is the slightest indication that you want to revoke your living will, it is revoked. Neither the doctor nor any health care provider will use it. Be sure to let your doctor know you revoked your living will. The revocation will be written into your medical record.

In summary, your signed living will allows you to make the decision about what, if any, life sustaining procedures you want when you are near death. Food and water and pain medication usually will be given to you, even if you ask that all extraordinary medical care be terminated. If anyone conceals, cancels, defaces, or obliterates your living will, that person may be subject to criminal penalties, including up to 10 years in prison. Living will laws generally state that a living will has no effect on insurance benefits; that when death results it is not suicide or homicide; and that the state does not condone, authorize, or approve of mercy killing or euthanasia. There is no presumption that you want all the extraordinary medical treatment technology can provide if you have not signed a living will. When you have not signed a living will, extraordinary medical care decisions are made using the usual and customary practice in your area, which generally includes the family's consultation with your treating physician.

Last Will and Testament

After your death, your estate (land, money, household goods, personal possessions, etc.) will be given to those named in your last will and testament.

Preparing a will is one more way you can take charge of decisions that affect your family and loved ones. Any competent adult can execute a will. Your will expresses your personal wishes concerning the distribution of your possessions after your death. Today, it is so easy and inexpensive to prepare a will that there is no excuse not to have a will, even if you own very few things. Many states have a form will that can be purchased at the Probate Court for about $1.00. All you need to do is fill in the blanks in the form will and you have a legally enforceable last will and testament. If you have a small estate, a form will is all you will need. Otherwise, you will want to have an attorney draft a will for you that will meet your needs and adequately distribute your estate. If you executed a will years ago, you may want your attorney to review it and possibly update it as you prepare for your retirement. You may own substantially more than you did when you first executed the will. Or your family situation may have changed. It is now time to put into writing, in your will, any changes that you have made. For example, you may have paid for your youngest child's first home with the verbal understanding that it's "his share" of the estate instead of making him wait to get what you left him in your will. To keep family peace, it is a good idea to put these changes in writing by updating your will. There are several other kinds of wills that are beyond the scope of this chapter. Consult an attorney if you have any questions about wills.

If you do not leave a will, state laws will govern who gets what portion of your estate. If you have no next of kin, and if you did not leave a will, your estate may go into the state coffers. A will can insure that your estate is distributed according to your wishes.

Decision Making for Incapacitated Persons

You may say that you did not know about the need for a power of attorney, a living will, or a last will and testament before your mother, father, spouse, or other loved one became incapacitated. Sometimes an individual becomes incapacitated suddenly due to illness or injury. You may ask what can be done now to legally protect the incapacitated person. How can you insure that quality decisions are made concerning where that person will live, how money will be spent, and what medical care will be provided. It is important that the incapacitated person be protected from possible abuse and financial exploitation. The incapacitated person needs decision makers appointed who are accountable for how they handle another person's personal and financial affairs.

Representative Payee

If the incapacitated person is receiving a Social Security Administration (SSA) benefit (retirement, disability, or widow's benefits) someone should be appointed that person's Social Security representative payee. The SSA has its own forms and procedures to designate representative payees. The SSA generally does not honor a power of attorney. Therefore, it is important to contact them and comply with their procedures. The representative payee has to keep good accounting records of how much money was received from the SSA and how it was spent for the benefit of the incapacitated person.

It is a good practice for the representative payee to deposit the SSA benefit check and all other income into a checking account and to pay all bills by check. The cancelled check is considered good evidence and documentation that money was properly spent for the sole benefit and care of the incapacitated or disabled person. This accounting practice is also recommended for an agent named in a power of attorney. It is also recommended in less formal caregiver arrangements where there is no power of attorney or representative payee. For example, if your oldest son is handling your financial matters, he should be keeping a record. it is important that he keep a financial record because you may want to see it someday. Or there may be a family argument and your oldest son may be asked to prove that he spent all your money honestly caring for you. By law, anyone handling the money of another person can be asked by a court of law to account for the funds managed on behalf of another person. These accounting and record-keeping safeguards protect both the incapacitated person and the person handling the funds. These safeguards help insure that monies are properly spent for the sole benefit and care of the incapacitated or disabled individual.

Guardianship and Conservatorship

If an individual is incapacitated, it may be necessary to ask the court to name someone to make decisions for that person if there is no designated power of attorney. The Probate Court or Family Court in most states will assist you in preparing a petition for a guardianship and/or conservatorship. The Court will do everything it can to insure that the Court's choice of a decision maker is in the individual's best interest. The Court will then give the named guardian or conservator the legal right to make decisions on behalf of the incapacitated or disabled person. This Court appointment process protects both the incapacitated person and the person who is acting on behalf of the incapacitated person. Often, families go along for months or even years with informal caregiving arrangements. Often the spouse or daughter or son who lives in town will handle the financial and other affairs of an ailing parent or spouse. These informal arrangements leave both the incapacitated person and the caregiver with little protection. It is best to formalize these agency relationships. Guardianship and conservatorship laws have been revised to give greater care and protection to the incapacitated person and his financial assets. The person petitioning to be named guardian or conservator of his or her spouse, for example, must submit a Plan of Care to the Court which lists the type of proposed living arrangement that is being suggested for the incapacitated person, how financial needs will be met, how medical and other remedial needs will be met, and how social needs will be met, including continuing contact with relatives and friends.

At first blush, the preparation of this plan may seem burdensome but it will allow the judge to make a more informed decision. It will also compel the caregiver to think through a plan of care that will be in the incapacitated person's best interest. If the judge feels there is not enough information, he can appoint someone to visit the incapacitated person, the family, friends, doctors, and other interested parties. This person, who is called a court visitor, will then write a report for the judge, containing suggestions as to what would be in the incapacitated person's best interests. By law, the judge shall order as limited a guardianship or conservatorship as needed to encourage the development of maximum self-reliance and independence in the incapacitated person. These orders will be made by the judge only to the extent necessitated by the incapacitated person's actual mental and adaptive limitations. Further, the Court will order a guardianship or conservatorship only if it is necessary or desirable as a means of providing continuing care and supervision of the person who is incapacitated.

If you have no family member or friend who can be your guardian, the state will become your public guardian. The public guardian is subject to all the laws and procedures controlling private guardianships. The best interest of the incapacitated individual will be safeguarded when there is a need to appoint a public guardian or conservator.

These legislative reforms humanized the guardianship proceeding while also providing needed additional procedural safeguards to insure that only those who truly need guardianships or conservatorships are divested of their personal decision-making powers.

Right to Health Care

Medicare is an insurance program designed and run by the federal government to help pay medical bills. It is part of the Social Security Act and its services are the same throughout the United States. It pays part, not all, of the hospital and other health care expenses for people who are insured.

If you believe Medicare is not paying its fair share of your medical bills, you can ask Medicare to review any decision that denies you benefits. Your right to appeal is explained on almost every letter you receive from Medicare. A telephone call or a letter can usually begin the review process. There are also advocates who will help you with your appeal free of charge. Contact your state's Area Agency on Aging for more information. Many people win additional payments on appeal, so it is worth the time and effort to ask Medicare to tell you why they will not pay your medical bills.

Medicaid is an assistance program to help low-income people pay their medical bills. It is designed by federal law and run by the state. It is part of the Social Security Act and its programs may vary somewhat from state to state.

If you believe you are being unfairly denied Medicaid payment for your medical bills, you can appeal. Your right to a review is explained on almost every letter you receive from the state telling you that Medicaid will not pay your medical bills. As with Medicare, it is worth the time and effort to ask the state Medicaid worker why their program denied payment of your medical bills.

Private health insurance policies including Medicare Supplement Insurance Programs also have review procedures that you can use to get a review of a decision that denies you payment of your medical bills. Do not hesitate to ask for a review when you believe the insurance policy should be paying your medical bills.

Some of you are eligible for Medicare and Medicaid. Ask your state Medicaid office whether you are eligible for these programs that can help you pay your costly medical bills.

Age Discrimination

Federal law and many state laws prohibit discrimination based on age in employment, housing, etc. If you believe that your employer is forcing you to retire early or otherwise jeopardizing your right to work based on your age, contact your state Human Rights Commission or your Area Agency on Aging for advice on what action you can take to protect your job, housing, etc.

Elder Abuse and Exploitation

Adult abuse is a tragic and growing problem today. If you believe you or someone you love is being subjected to physical, sexual, or psychological abuse and/or financial exploitation, contact your state's Department of Adult Protective Services, the local police, or your local Area Agency on Aging for help.

In summary, you have the power to be in control of decisions affecting your life as you get older. The law provides you with the tools to remain independent for as long as possible. It also provides you with the means to choose the person you want to make your decisions for you when you are unable to communicate because of disability or incapacity. Finally, the law will look to your best interest, if it is necessary for the court to step in to name someone to care for you.

Planning now will insure that the quality of your life in later years is enhanced by independence, care, and dignity.

For Further Reading

National Resources

American Association Of Retired Persons. Check your telephone directory for the chapter nearest you. The organization publishes many informational booklets, etc., on a wide range of subjects. They have a national membership of more than 15 million and is the largest association of middle-aged and older persons in the world.

Area Agency on Aging. Each state has a federally funded AAA program. Check your telephone directory for the address of the AAA nearest you. The Area Agency on Aging has a professional staff prepared to provide the help needed to solve the problems encountered by people 60 and older.

Resources In The State Of Maine

Pocket Watch, The Attorney General's Timely Guide to Consumer Rights. This book gives practical advice and information about your rights in various areas and where to write or call to enforce those rights. Some topics covered by the *Pocket Watch* include Contract and Warranty issues; banking and credit; new and used cars and repairs; buying, building, repairing, and renting; utility bills and service; health care services; life, health, auto and home insurance; door-to-door sales, advertising, and other areas of common consumer fraud and mail-order problems. The cost is nominal and *Pocket Watch* can be secured by writing to: Consumer and Anti-Trust Division, Maine Office of Attorney General, State House Station #6, Augusta, ME 04333, telephone: 207-289-3716.

Resource Directory for Maine's Elderly, Bureau of Maine's Elderly, Department of Human Services, State House Station #11, Augusta, ME 04333. This directory consolidates in one handy place the information needed to access the various community, private sector, government, health care, social service agencies available to coordinate and network the many avenues available for support and direct service that are available to people in the state of Maine.

Q and A Guardianship, Maine Department of Mental Health and Mental Retardation, State Office Building Station #40, Augusta, ME 04333, telephone: 207-289-4200. This book contains questions and answers for families and friends of incapacitated persons. Many families concerned with the current functioning and future well-being of an incapacitated relative will find this booklet informative and helpful. A guardianship is meant to protect and provide continuing care for individuals who are unable to make responsible decisions for themselves. This booklet will demonstrate that the process of obtaining a guardianship through the probate court is not necessarily complicated and that the judges are sympathetic to the rights and needs of an incapacitated person and his/her family.

Consumer Guide to Medical Care, Maine Medical Association, 524 Western Avenue, Augusta, ME 04330. This roster and consumer guide to medical care provides you with a listing of the physicians practicing in the state of Maine, by specialty, county, and foreign language spoken. It gives the consumer specific information about over 900 physicians, including their educational backgrounds, specialties, office hours, and office accessibility. It also indicates which physicians accept Medicaid as payment for services rendered. It also indicates whether a physician accepts assignment, that is, the Medicare rate as full and final payment for services rendered.

Find Some Happiness Today

Edward Langlois

Experiencing happiness in later life often depends upon the attitude you bring toward aging and life itself. Enjoying the simple things can be deeply satisfying. Close relationships with other people make the journey into aging a rich and rewarding adventure.

Find some happiness today! That's a positive message. And it's all quite simple. Let me suggest another approach to enjoying life—make some happiness today!

Please get comfortable as we begin to share, together, the mission of this chapter: to assist you in finding more challenges, more fulfillment, and increased potential to achieve a more rewarding, more exciting, and more interesting lifestyle as you participate in the process of growing older one day at a time. I am an active participant in this process, the art of living and enjoying life. I am a member of the "Society" so to speak.

In the next few pages I intend to remind you of pleasures once shared. I intend to inspire and motivate you to alter your current lifestyle to better understand that new and exciting pleasures await you at this very moment. I am your "attitude adjuster."

Let me introduce myself. I am a person who has learned how to press magic buttons to better enjoy life—to find some happiness today. Just the adventure of living each day and experiencing what it holds is constantly stimulating; I am amazed at what I learn each day. I am a person who drives around his hometown in a 1963 pink Thunderbird. I am a person who has brought music into his life, and never turns off the radio.

My gray hair might match yours. We could talk of the big bands of the thirties and forties. We could talk of great entertainers who thrilled us, like Jack Benny, Grable and Gable, Berlin and Bogart, and so many others. Yet I can relate to any generation. I find great joy in the music of the Beatles, Elvis, Elton John, and Michael—Michael Jackson, that is! Be comfortable with me within these pages. You see—I am only one day older than some, one day younger than others.

In this chapter you will not find big words that will make you go to your dictionary. I am not a doctor either for your body or mind. I don't intend to tax your brain power. I do intend to massage your emotions with gentle loving strokes. And now that you know who I am and what to expect, let us continue our journey to find some happiness today.

To set the mood for what is yet to come, let me quote from a message in the home of Robert and Betty Young: "No work, worry, or fear allowed on these grounds. Within these limits dwell love, romance, faith, hope, peace of mind, and courage."

Allow me to introduce four words that play an important part in my life. They are ever present in my mind. They are not written on the side of a wall, and you will not find them posted on the door of the refrigerator in my home. I suggest to you that they can make a significant difference in your lifestyle if you but understand their worth, and learn to practice their meaning: confident and comfortable, understand and adjust. I do not intend to suggest that you do not enjoy a pleasant life today. That would be folly. However, we can all use a nudge, a reminder, every once in a while.

Let me share another portion of my lifestyle with you. I call it anticipation. I like the thought of being able to look forward to the day, the week, the month, and even a year away. It is fun and can add an additional measure of pleasure to your life. Most of us read our mail when it arrives. That's normal. That's acceptable. But try this. Wait a few hours. I read my mail at midnight. It gives me something to look forward to all day and a good portion of the evening. I like it. You see, I find I am very comfortable at midnight and I can enjoy my mail more. It's rather quiet and peaceful at midnight. I like that.

Come, look over my shoulder. See my appointment calendar. Quite full for the month. I design it that way. I have lunch scheduled with friends, walks on the beach with friends, a special family picnic, a moment of silence set aside just for me. Turn the pages. There are events scheduled on my appointment calendar for months ahead. What a nice feeling to go to bed at night and know I can anticipate something special in my life for days and days to come.

Let me bring you into the added dimension of anticipation. At the end of our chapter I have an invitation for you. No fair looking ahead—stand by and anticipate. Now you have something to look forward to.

It is time for my message, my mission, to inspire and motivate you to make adjustments in your current lifestyle to help you find some happiness today. By the way—did I remember to tell you that I have four wonderful daughters, and seven beautiful grandchildren? I thought it could make you feel comfortable knowing a little more about me. After all, you are taking one of your most precious gifts, your time, to share with me. We should know each other better. You are paying me a tremendous compliment by reading my words.

I am a person with confidence bursting out of the seams. My message comes to you after years of practicing the art of living. The words you read come after hours of research. I do not take lightly my assignment to help inspire and motivate you. For the next few pages we will share in the following subject material. You will supply the imagination and energy to take each subject, when and as you wish, and gently stroke it into your lifestyle and watch a new dimension of smiles emerge and comfort you.

- pressing magic buttons
- facts and fantasy
- friendships—arm's length/intimate
- watching the grass grow
- your "comfortability" level
- 1 1/2-minute depression
- desire and deny syndrome
- the gentle art of hugging
- the two "Ts" of communicating
- nonverbal communication
- lonely—looking up
- understand/adjust
- confident/comfortable
- words to avoid

- a wonderful journey
- are you listening?
- the most beautiful of all words

I feel nice at this moment, very comfortable. On my radio I hear the beautiful sounds of the Glenn Miller Orchestra playing "Indian Summer." If you have never listened, truly listened, to the message in this lovely song, I suggest you take some time soon, and find the record and listen to the words.

Pressing Magic Buttons

I do not suggest that you search for a black, white, large, or small physical button, and when you find it all sorts of magical things will happen. Fingertips play no part in the magic buttons I propose for you. This simply means that you have at your control magic buttons that you may press in your own time, in your own fashion, by reaching for a little imagination stowed up in that mind. Have you massaged your mind lately? Think about it. There are hundreds, possibly millions of buttons that await your beck and call. Find how to press the magic buttons that I will now place before you—and do with them what you may. Find some happiness today—or better still—make some happiness today. It is all quite simple, you know.

Facts and Fantasy

I find life with my friends, at times, rather dull. Quite normal, you know. My fault or theirs? When you are with friends and things get dull, I suggest you embellish the conversation by tossing in a little fantasy with your facts. Don't exaggerate (too much), use good common sense and good judgment, but be a little imaginative and creative. A little fantasy in our conversation never hurt anyone. Try it.

Friendships—Arm's Length/Intimate

We should never try to live, to survive, without friends. The dimensions of friendship will vary—from being friendly with the paper boy when he delivers the morning paper and you exchange a pleasant "hello," to a rich rewarding friendship with a person who has shared most of your life and is always there when needed. The range of friendships between the two extremes could fill a book.

Let's examine a type of friendship that can give you a good comfortability level. Arm's length friendships can be richly rewarding. They can be shared with people of our own generation, one day older or one day younger.

I have a friend. She is a lovely lady. She likes to go to the movies, eat at a nice restaurant, enjoy concerts, or take a walk on the beach in the rain. Her husband prefers a different lifestyle. A love exists between the two that is rich and beautiful, because they understand each other's needs and make the appropriate adjustments to them. The lady and I are friends. We enjoy the same lifestyle. We found each other, so we go to the movies, nice restaurants, and take walks on the beach. It is all quite beautiful, comfortable, acceptable. An arm's length friendship where all parties involved understand and appreciate and adjust accordingly. We have confidence in knowing how to enjoy this type of friendship. We really don't care how others think, because we have the confidence in ourselves that this is beautiful.

Intimate friendships are very lovely. Intimate friendship exists between husband and wife-lovers. In an intimate friendship there must be respect for each other—love for each other. Without it no true friendship can survive. A love affair starts with a friendship. Everything else will follow. Do you understand the commitment both people must make in time and energy to be true friends? There is a difference between having a friend and being a friend. Think about it!

People are waiting for friendships; sometimes you have to search a little. You have to get the confidence to communicate. The following is a "true" story and it involves me and a new friend.

> Good morning, Mr. Worm. It's nice to see you on my first visit this year to my favorite picnic bench at Portland Headlight. What prompts your visit?
>
> I watched you come here each Sunday morning last year and I always wanted to talk with you, but I

thought, "Who would want to talk to a worm?"

Gee, Mr. Worm. I'm glad to talk with you.

Call me Mortimer. I was very lonely and depressed all winter just lying in my little hole in the ground because no one loved me.

I'm very sorry to hear this, Mortimer, but that should teach you a lesson. If you want to be loved and not be lonely then you have to make friends. I would be pleased to be your friend. Then we would have something to look forward to each Sunday morning. I think that would be very nice. But, I do have a little problem.

What's that?

How do we shake hands?

Watching the Grass Grow—Your "Comfortability" Level

You have often heard the expression, watching the grass grow. Have you practiced it? Do you know what it means? It means getting your act together and knowing what is important in your life. I feel strongly about the comfortability level in my life. I want to be comfortable and I want people around me to feel comfortable.

I live on the rockbound coast of Maine. The Atlantic Ocean has been a part of my life starting as an infant sitting on the beach as the tide rolled in and soothed my little body. Every Sunday morning I leave my home at 6:30 a.m. and take the 23-minute walk to a beautiful and peaceful area called Fort Williams Park. I have done this for 35 years. I am able to cleanse myself of problems, I can talk to myself, I can talk to seagulls, I can listen to the engines of fishing boats going to sea, airplanes fly overhead, I can hear the sounds of the waves breaking over the rocks.

To me these are my sounds of silence. Soothing sounds as I take time to watch the grass grow. I really don't want to invite you to join me Sunday morning, I am selfish. But I would like to inspire you to find your own Fort Williams Park. It will help you to understand and enjoy watching the grass grow.

When you have practiced and learned the art, you will find people to be much friendlier all of a sudden. You will find you are a much nicer person than you thought (maybe all of a sudden.) You will find the problems that brought you aches and pains were not really problems at all. You have finally learned to watch the grass grow, to raise your comfortability level. Congratulations!

One-and-a-Half Minute Depression

That statement might be a little dramatic, but it is meant to be. I must tread, ever so lightly, on this subject. So we will keep it light.

The fact remains that we all have experienced a little depression from time to time. I will not deprive you of this occasion to worry a little, to seek a soothing voice or a tender touch to ease the pain, and to bathe a little in self-pity. But don't let it last for more than a minute and a half, please.

My formula will help you make it through the night, almost literally, when we examine it. Unfortunately we seem to take our problems to bed with us. Ridiculous, yet we do and we have. As a matter of fact, bed seems to be a crutch some seek to ease a problem pain.

I suggest this simple exercise will help you to change your entire attitude, improve your lifestyle, and look to each day as a wonderful challenge, rather than just another day. When you go to bed this evening, lay your head on the pillow and look up. Let your thoughts wander to only—remember, only—the nice things that happened to you during the daylight hours. Think of the nice things you did that brought some happiness to others. Can't think of anything? That's OK. You are on your way to a better life.

When you get up to face the next beautiful day, think of things you can do to bring some happiness to others. For example, pat your car, chat with the neighbor next door you thought you didn't like or pose a question of concern to the bag boy at the market. You are on your way. You will begin to reap what you sow—friendliness. Doing things with and for others.

And now you will look forward to going to bed to enjoy again the nice things that happened in your day. You won't be able to wait until dawn and another great day.

Let me add one more thought. When you awake and the sun is behind the clouds and rain is beating on your window, don't think, "what a lousy day." Rather, I suggest you think, probably for the first time in your life, "That darn nice rain, it sparkles, it cleanses, it gives off a very special fragrance—it's called fresh."

Try the following exercise and lift your comfortability level. It can be done anytime. I invite you to take time during the next holiday season to fill an empty stocking. It can be done in so many ways in your own time, in your own fashion—a gentle touch of recognition, a warm hug of endearment, a sincere smile of satisfaction, a kind word of praise, a true gesture of good will, a silent prayer, a tender glance, an extra coin for the bell ringer. Understand and practice this simple message and the empty stocking to be filled might very well be your own. Ebenezer Scrooge did it, and he was better than his word. He became as good a man, as good a master, as his city had ever known.

Desire and Deny Syndrome

Please share the following with me. Do you identify? Will you do something about it? Desire and deny: Two simple words? Not quite. They could be considered impact words on us and those who wish to share a portion of our lives. Desire and deny: Do we really understand the impact of a denial, the foolishness of rejecting an opportunity to share time with another? Think of these simple desires most of us have and wish to share: "Let's have a cup of coffee"; "I would like to take you to dinner and the movies"; "What a beautiful day, let's go for a walk." And our denials: "Sorry, I have to do my laundry"; "Sorry, I will miss my favorite TV show"; "Sorry, I'm too tired." What if, all of a sudden, no one desired our company? What a horrible thought. Yet there are those among us who face this dilemma and unfortunately they are the architects of their own fate.

What a beautiful thought—to be desired. An honorable feeling—desire. A horrible response—denial.

The Gentle Art of Hugging

Have you ever stopped to understand the tremendous, yet tender, force in your arms through a hug? A warm and tender hug can win wars, soothe the raging beast, provoke a tear, bring a smile. Hugging is an instinct. Don't bury it; don't be afraid of it. It is a natural release of emotions, a very natural response to feelings. Hugging is an art!

I have a degree in hug therapy. I like to show my badge to my friends. It is invisible, but when I make a move to show it, my friends are interested and lean in a little. Yes, I am a duly authorized and practicing hug therapist, and I don't charge a cent for my services.

Let's examine how many messages we can release and share through a warm and gentle hug. Think about it. Early during my lectures I was able to suggest half a dozen beautiful emotions to be exchanged in a hug. My audiences have been most imaginative as I called for more, my count is now up to 25. I like that. It gives me something to look forward to.

I am going to suggest 10 beautiful messages—emotions if you will—that can be exchanged through a hug. I have asked the typesetter to place five empty lines so that you can add your own.

warmth
comfort
happiness
forgiveness
respect
security
affection
love
passion
sex
____
____
____
____
____

Hugging is for everyone—hugging is non-fattening—hugging is healthy!

101 Ways to Make Love

This always provokes a little wave of laughter among my audiences. You see, they are thinking of sex, not love. We know there is a difference. Both are great, however. I am going to address a few thoughts to love. Sex will come later.

I suggest to my audience that I know 101 ways to make love. Those imaginative people keep suggesting more and more exciting thoughts, and now we are up to 2007! Let us share only five, and let your imagination build your own total. Stop where you wish, or I suggest you never stop.

- Either of you may provide this beautiful message as a way to start a new day or incite a beautiful night by writing these words on the mirror of your bathroom vanity, in lipstick: I love you.
- Flowers are beautiful and people think they are to be seen, decorated with, and smelled. I have a better use. Buy a rose, draw her (or his) bath, and sprinkle in the rose petals. Then use your creativity.
- Try this. Turn down the sheets on her side of the bed. That "turn down" can be a real "turn on." I would sprinkle a little of her favorite perfume (it is my favorite also) on the pillow.
- Go for a walk in the rain. I promise it won't be your last.
- A friend said this is what she wants to do on the first night of her retirement. "I am going to bake my favorite chocolate cake with three inches of pure whipped cream. I am going to invite my friend to visit. We will both take a warm shower. I will get myself comfortably in bed and invite my friend to an experience I know he will enjoy and never forget. I will put that chocolate cake on my tummy, and without spoon or fork invite him to eat as much as he desires." Now, that's making love.

When I bring up the subject of love to my audience, some say, "Oh God! He's going to talk about love." Others say, "Oh good! He's going to talk about love." Start counting.

The Two Ts of Communicating

We cannot exist, properly, without communicating; communicating with each other: family, friend, business, children, lovers. It must be part of our lifestyle. Some have forgotten how to communicate. It's quite simple, you know.

I ask you to think of the "Two Ts of communicating." Talk and touch—simple, isn't it? Our voice is for talking, telling people something. Hands that were made for work were also made to help us communicate. They are for touching. When you go into a restaurant next, you will see the lovers. They are talking and touching. I hope they never stop.

I would like to teach you the art of communicating through touch. It can all happen through the tips of your fingers, and you can reach to the wrist. Did you ever think that your wrist was made to be touched in an act of love? Let me tell you this brief story.

A young friend confided he was missing something in his new marriage. He just never learned to touch. He just couldn't do it. Perhaps no one took the time to teach him. He was distressed. He knew his young bride yearned to be touched, gently and lovingly, a gentle finger on her neck, an exciting brush on the tip of her ear, a firm grip on her shoulders, a warm and gentle hug.

He couldn't make it work. We talked. "Try this," I said. "The next time you cross the street together, take her hand, or give her your arm. If you are not quite ready for the touch of love, try the touch of security. You will enjoy it and so will she. Practice, and a rainbow of love will enter both your lives."

In communicating, we must learn to practice another ingredient to make it successful. We must learn to listen. More on listening in a few pages.

Nonverbal Communications

For those of you who must practice and learn to talk and touch, I invite you to enjoy another form of communicating. I promise it will lead to more conversation and more touching.

Years ago this special type of communicating was not available in the quantity and quality of today. I speak of the beautiful cards at all of our local stores, almost any store. They all have a beautiful message for lovers.

How about this:

"Always I can remember, whenever the sky is blue
Whenever the sun is shining, I will remember you.
Dawn when the birds are singing, night when the sky
is clear
In the glow of a lingering sunset, I will remember you."

Go buy a card, and start to improve your communication.

Loneliness—Looking Up

No one wants to be lonely. There is someone out there for you, waiting. Think about that. You have to make it happen.

My favorite Glenn Miller song is "At Last." It has to do with the absolutely beautiful feeling of finding a person who enters your life and lonely becomes a thing of the past. Read these words, sing this song. The words and music are beautiful because you will be entering a new dimension of living.

At Last

At last my love has come along
My lonely days are over and life is like a song
At last the skies above are blue
My heart was wrapped in clover the night I looked
at you
I found a thrill that I could speak to
A dream that I can call my own
I found a thrill to place my cheek to
A thrill I've never known
You smiled and then the spell was cast
And here we are in heaven
And you are mine at last

For some, those words will provoke a smile, for others, a tear. And that's acceptable.

You have to be part of the system to make this work. Just look up. Communicate. Is this message for you?

Have You Found Your Four Leaf Clover?

As we approach the end of May, I have a friend with body bent over and eyes to the ground still looking for her four leaf clover. Her search, she said, started in early spring and took her to far away places. Her childhood fantasy was to place her four leaf clover between the pages of a favorite book and luck and love and a full life would follow.

As she grew one day older each year she continued in pursuit of her evasive four leaf clover. I suggested her four leaf clover was in full view if she but turned her head ever so slightly to the right and looked up.

We both know it is not as easy as these words might indicate. But keep trying.

Understand and Adjust

These two words might look insignificant standing alone, when in reality they could be the two most important words in this entire chapter. Let us examine them for a moment or two.

You don't have to be told (you might need to be reminded) that in order to survive in our society, to be a part of it, to be a participant, it is necessary to make adjustments. We make them, others make them. What we need to do is to understand when we need to make them. And that is the other word. Understand.

Although it might appear simplistic to suggest that our lifestyle can be more comfortable if we but understand, it is true. The best thought I can leave with you is that we are not perfect. We must understand that we are not, nor is anyone else. When we understand that, we can adjust to any situation in our lives. Let us keep it that simple. I will let you use your brain power to make it work.

We need to call upon our strengths to adjust and understand when illness in a partner or family member requires changes in lifestyles. This can be done. We have outlined throughout this message ways and means to feel comfortable under different circumstances. It can be done! And you must do it. You must find the strength to understand and adjust. Keep those two words in your mind, right up front, and the system will work. The system in this instance is you.

We can offer no more than that. Muster the confidence in yourself and get comfortable.

Confident and Comfortable

We create our own lifestyle with our own self-confidence. To have that spirit of confidence, we need to know a little about who we are and what we can do.

I suggest you take a few moments to look at your skills and traits. Write them down. Massage that ol' brain to bring out all your strengths, determine your weaknesses also, and start to build from there. When we learn how better to understand, how better to adjust, how better to raise our confidence level, we can reach what we all seek—being comfortable!

I don't believe we need to spend any more time on this, other than this story.

Comfortable Story

> A word continues to surface in conversation with my friends. It pleases me. The dictionary defines the word as: satisfaction, enjoyment, contentment, solace, to give hope and strength, at ease. Strangely enough, if we just concentrate on the word itself, it helps provide the incentive to enjoy the benefits. Communicating is one key in helping to write the words and music for this song—if you will do this for me, I will do the same for thee. The word and state of mind are synonymous. Comfortable.

Words and Conditions to Avoid
Words to Remember and Practice

It's all quite simple, you know. With your own special words you can get a better grasp on what you want to do, how you want to do it, and when you want to do it. It will uncomplicate your life.

I have enjoyed the challenges of life, and I found those magic buttons that made it easy for me to understand and adjust.

I found it easy to escape confusion and frustration with problems of my life by calling on some words that are out there for everyone to use. The typesetter has been asked to put these words side by side so you can compare two styles to attitudes:

Positive (words to remember)	*Negative (words to avoid)*
confidence	bored
challenge	apathy
special	self-pity
goals	depressed
achieve	sorry
adjust	can't
comfortable	regrets
respect	envy
friend	resentment
smile	no
love	jealousy

You won't solve all your problems, but it will help you to separate the confusion and frustration by keeping things simple.

A Wonderful Journey

Never give this up. It gets better year by year. Experiment, be imaginative, be creative. It is for all ages. It is a wonderful experience. It is: beautiful, exciting, rewarding, exhilarating, magnificent, stimulating, incredible, and awesome. I can tell you this wonderful journey is not eating strawberry shortcake. It is a journey into beautiful sex!

Are You Listening?

We could spend a great deal of time and space on this beautiful gift of listening. But we won't. It is only important that you be reminded how listening can improve your communicating skills.

The next time you watch or listen to an interview over the radio or TV between two professional announcers, keep your eye on the person who is listening. Watch that person. They both know how to talk, they both had to learn how to listen. It wasn't easy. Watch them. They will not break into the other's conversation. They were trained to listen. You have to practice how to listen.

Interrupting another person who is talking with you is both rude and crude, taints the message you are getting, smashes to pieces your ability to absorb, remember, and retain even a name, much less a message. You want to enjoy communicating. May I suggest this method—you will find much more comfort and satisfaction if you listen with your eyes.

Are you a good listener? Do you really hear and understand? Do you listen with your eyes? Try it. Eyes retain messages. It's quite simple. Conversations are much nicer and more pleasant when they include the eyes. We miss so much of life and friends when we don't truly listen. Listening is an art. It has to be practiced and refined in order to gain a true reward. A richer life for you. A compliment to a friend. Looking for something to do? Learn to listen.

The Most Beautiful of All Words

A few select words on a beautiful subject as we begin our approach to the end of this chapter. What do you consider to be the most powerful, most beautiful, most challenging, most misunderstood, and most misused word in the English language? Love! Do you agree?

People from all generations have experienced the pleasures of love, perhaps the pain and tears of love, the frustrations! I wish only to provide a few words and thoughts that might bring some comfort to you, but I suggest further that you might bring some comfort to others. So my message is more a refresher, some time to think how you have handled this so far in your life and how you might make some adjustments today to bring more happiness in your life and to others.

Millions of words have been written on the subject of love. You will find books covering this subject in every store, on every corner. None will make you an expert on the subject, but some will help you to improve your understanding and enjoyment.

There are a variety of circumstances and moods that we all use to express our feelings of love. Shall we examine just three? Starting with, I love chocolate pudding, I love my kitty, I love TV. Growing: I love my grandchildren, I love the house we live in, I love to walk in the rain. Arriving: I love you as my very best friend, I love to look into your eyes and tell you I love you. When you hold my hand, love enters my body.

We don't seem to have any trouble with love until it involves real people, and that means emotions. That means a commitment. Then we seem to fall apart. Some do. Being human, we have all felt the pangs of regret that we didn't speak more of love for a parent, our children, a friend, a lover. The word, love, doesn't get stuck in your throat, it gets stuck up there in that marvelous mind. Reach for one of your magic buttons and release it. Yes, we all seem to have a little trouble expressing our feelings when it comes to the emotion of love.

This definition of love might be helpful.

> Love is a friendship that has caught fire. It is quiet understanding, mutual confidence, sharing, and forgiving. It is loyalty through good and bad times, it settles for less than perfection, and makes allowances for human weaknesses.
>
> Love is content with the present, it hopes for the future but doesn't brood over the past. It's the day-in day-out chronicle of irritations, problems, compromises, small disappointments, big victories, and working toward common goals.
>
> If you have love in your life, it can make up for a great many things you lack. If you don't have it, no matter what else there is, it's not enough.

Anticipation—An Invitation

I am very pleased to find you still by my side at this point in my chapter. I consider it a nice compliment. I promised you anticipations and an invitation. It pleases me when friends tell me that they have fashioned some changes in their own lifestyle from some of my suggestions. Practicing anticipation is one. You will find being in a state of anticipation actually helps to slow down the fast pace of life. It's exciting to know that people are listening to my messages.

Now for my invitation. My invitation is meant to inspire you to make your own plans for the future, in your own surroundings, with your own friends. It might be a little difficult for readers in China, Africa, or Kansas City to accept my invitation, but it would be rather nice if you did. And you could surprise me! My invitation. I have reserved the main ballroom at one of our largest hotels in Portland, Maine, and I invite you to join me for a New Year's Eve party December 31, 1999. Hope to see you there!

And now continue to practice the Art of Living.

A Voice From Retirement

Frances Fox Sandmel

Time management and self-assessment are the interlocking work that retirement demands to make it worth the opportunities it offers. A planned retirement can be a fulfilling last chance, not a stopgap or default. Respect of one's own aging is essential.

"Are you working?"
"No. Yes."
"Well, then, are you retired?"
"It depends."

Some facts here, lest I immediately pull down upon myself one of time's most durable stereotypes. "Elderly people are so forgetful, they tend to be so confused," a statement just true enough to tempt intolerance in the young, a sword of Damocles to those of us elders who fear its possibility descending. I am not confused in my reply. I simply cannot give a stock answer. There are too many stock answers, anyway, about aging and retirement.

Am I retired? Well, then, am I working? Yes, I am working with perhaps more focus than I ever did before. I have not retired *from*. I have retired *to*. I never actually left the web and the loom, or cleared out a desk drawer, listened to formal farewells, and departed. But then, I never "did" anything, in the long years before the crucial birthday, from which I could be legally required to retire. I did not earn a salary, except the erratic gains from free lance writing, which still persist. This financial independence is perhaps not typical, but the other experiences of change by which I have been either challenged or assaulted, though presented in the first person, I believe can be related to by many of us entering "real" retirement.

"From," in my history, was liberal arts college, graduate school, marriage, three children (widely spaced in years), a busy home, the social obligations of a faculty wife, and, after my husband's long terminal illness (at a time in my life that a stricken younger widow described as the "proper" time to lose one's spouse), the responsibility and care for my mother, whose degenerating physical and mental condition proved many of the ageist stereotypes to be real. Her death, ending my last outer-imposed obligation to anyone or anything, forced what might have been my official mandatory retirement, and brought me up against the blank wall of my own definitions of my new status.

Retirement is the state of being severed by fate, law, or simply the evolution of one's life, from what one *has to* do (or, I was to discover, until what one *chooses* to do next becomes one's binding obligation). At the stroke of retirement, however long expected, the firm center of required work and routing, cherished or uncongenial as it may have been, is abruptly gone. (In my case, the tasks were inextricably bound to persons. It was a late-in-life empty nest loss; there was no one left to be cared for.) Retirement de-magnetizes the compass; it loses its north. There is a feeling of non-direction, of weightlessness. You awaken in the morning at the same hour that the weekday alarm clock used to shrill off, and find yourself floating free, bumping against the ceiling. What does one do? What floating objectives does one try to grasp? Where does one go next? And why? The validity of existence can become wide open to question. The name of this is depression, and it never, in one's own case, comes cut to a general pattern. (Neither, of course, does it have to come at all.)

Retirement and work in the dictionary present some interesting variants of meaning. Retire is derived from two Latin words meaning "draw" or "pull," and "back." The *Shorter Oxford Dictionary* defines the verb retire: "To withdraw from a place or position," "To give up one's occupation or business to enjoy more leisure or freedom (especially after having earned a pension)." Also, "To remove from operation, as a machine or currency," the planned obsolescence which when referred to ourselves, oppresses some retirees. Personal warning, or encouragement, can also be drawn from "To withdraw oneself from company and take oneself to bed," or "To recede, or have the appearance of doing this." I have seen, and, on occasion, taken on that appearance. Some retired people, out of a feeling of diminished worth, become retiring; others, perhaps from the same feeling of incompleteness, appear defensive, or euphoric.

Work is defined in the dictionary as "something that is, or was done." (Only a retired person would catch the wistfulness in that objective statement. "What did you used to be?" the actively employed people ask us. The existential answer ideally is, "I still am!") Work is "an action involving effort directed to a definite end such as earning a living; something done to perform a function." To work is "to make, form or fashion into something." To retire is "to fall back in the face of a superior force."

What, for us, is the superior force? Time. What, after retirement, must be made, formed, or fashioned into something significant? Time. The boon gained by retirement is one's own time. The possible bane of retirement is too much time. Time is the facilitator of retirement, the enemy within it, and the key to it. We fumble it, or turn it surely in the lock. We can open doors before ourselves, or prison ourselves within. The work of retirement (no contradiction in terms) is time management. We may gladly give up time's pressures, but we urgently need its structure.

Here is a friend's definition of retirement by choice, made in mid-stream. (Yes, time is an ever flowing stream, and retirement is a part of its flow. Time is, also, according to Thoreau, "The stream in which I go fishing." Gone fishing—a perpetual vacation? Fishing, a trained skill, a quest for new discoveries?) My friend's decision to retire a year or so early was made in favor of the "desirability of freedom from doing what I must do when I must do it, freedom from the limitation of available vacation time, freedom from the pressure of too many things I want to do with too little time to do them." He phrases it negatively as an escape, "freedom from," and he takes into account the considerable negative of breaking off workplace associations, but his reasoning is clearly a blueprint for future positive action. A brilliant electrical engineer, the first thing he did with his freedom was to undertake, as a several months' long labor of love, the intricate converting of the town's oldest clock from manual to automatic functioning. The sexton, also retired, was willing, but his arms had become too weak to wind the heavy mechanism which in the name of progress was to be retired, withdrawn from currency. What was my friend's work in retirement magnificently symbolizing? He was ordering time.

In contrast, there is the long handed down retirement joke, which I find both symptomatic and sad. "What are you going to do when you retire?" "For the first few weeks I am going to sit in my rocker…" (Pause. Triumphant conclusion) "Then I may rock!" Weary as the retiree may be, he exemplifies a dangerous point of view that exposes him to two of retirement's most common ills: boredom and busy work. As an antidote to my anxiety for him, I think of the Revolutionary War veteran of our village in Maine. He lived to a very old age, so that very old people whom I knew dimly remembered him. The story handed down was that his aging finally confined him to his rocking chair, and in it once a month he would laboriously hitch himself up the road to the post office to collect his pension. It is superfluous, but encouraging, to point out that he was using what he had, to get somewhere for a reason.

I recognize this message now in what I had been treasuring just as an amusing old tale, because I am finding myself in it. (The Quakers beautifully say, "It speaks to my condition." They also say, "It is better to light a candle than curse the darkness," good practical advice to mobilize one in the sometimes admitted murkiness of retirement.) What I have been doing, in my retirement *into*, is putting to use what I have. For the veteran, it was his rocking chair and will power. For me, it is my skills of whatever degree; my education, not technical but dependably applicable to life as it changes; my affinities, even my memories that I offer to the pursuit of what next comes to hand. Ever the thrifty housewife making do, I fit the perfectly good curtains from former houses to new windows as they open in walls. Yes, spaces do open. Roads not taken, that still might make all the difference, do reappear, branching off what seemed to be just the continuum of the way I had left behind. But you have to be alert and want to recognize these subtle changes in the way and the fulfillment they offer. A Biblical commentary points out that there is fire all around us but only the searching eye sees the burning bush. "Do I choose the way or does the way choose me?" Dag Hammerskjold asks.

The literature everywhere is full of very sound advice about making plans for retirement. Develop hobbies early. Make lists. Set goals. Decide and make known your preference for the very last goal. Where would you choose finally to live and if necessary be tended? How do you wish the ultimate to be medically handled? All of these directions and questions somehow involve time. What will you do with it? Where will you spend it? (Move? Travel? Stay where you were?) How, at the best, to use it? How, at the least, to fill it? Even, how to conclude it? But along with this preparation, and always beyond it, is the important task of self-assessment, finding out who you are. What is your untapped potential? Have you looked lately? What do you have to offer to life, and therefore to yourself? What can you do? What have you always wanted to try to do? What do you want to stop doing? (This can apply to a habit of mind as well as to a former routine.) What can you continue doing, in some form, that you have always done so well? If you never got around to it before, retirement is at last the time to dare to know yourself.

Being retired can feel like being an immediate past president. Or a castaway from the work week into the proverbial month of Sundays. Or the training wheels on a bicycle. The bike (your former job, the organization you led) and its youthful rider speed easily ahead without you. It is a blow to the ego. On the other hand, there are groups of past presidents who serve as think tanks. Mothers of once small children go on as baby sitters. Long experienced professionals retire into consulting services. There is always a Grandma Moses to consider. Or my friend, once a full-time community volunteer, who at ninety wrote her autobiography which proved to be a chronicle of her city and her era. There is the touching Elizabethan poem about the knight whose youth has "waned by increasing." Instead of losing himself in the changes of age, he diverts what he does best.

His helmet now (he makes) a hive for bees,
And lovers' sonnets turns to holy psalms.
A man at arms must now serve on his knees…
But still he serves.

All of my previous (no, not my former!) life I served as an unchanneled volunteer, home making, child rearing (the most potentially educating of all volunteer work), Sunday School teaching, developing school enrichment programs, and serving on the various boards involving organizations, establishment, causes and needs, community and worldwide. "How fortunate that you don't work," my employed friends constantly reminded me, "you have time to give all this." When my children had childhood diseases I had to find substitutes for my indispensable hour at the school library or Meals on Wheels. Throughout my long days of hospital vigil, nurses hurrying from task to task commented how lucky I was that I could give my husband, drifting into death, so much time. When I stayed with my mother throughout the daytime shifts at the nursing home, as companion and intended stimulus supplement to the good but impersonal custodial care, I was criticized for giving up so much of my own time for what looked like duplicating services, "but after all, you're not working." Helping her, and increasingly, other patients with meals, letter writing, mending, errands, and composing newsletters and publicity notes for the home and other worthy efforts during odd moments were tasks that both I and those making requests of me found completely appropriate because I was not working and thus free to work at them. Now, still volunteering, I have come idly to realize that the number of words I have put out, in different form might have brought in the 1 1/2 cents a piece mentioned in various writers' journals. I am finding, rather to my amazement, that what I have learned, and put my hand to, of sickness and aging and dying as I went about my self-imposed unemployment has informed and trained and inspired me—as life with growing children did—so I now have laboratory credentials of sorts for the "career" that now engages and impels me.

I have found almost more weekdays than I can use to fill the month of Sundays. I lead classes (I will not presume to say teach) in a Senior Citizens' Center instead of a fifth grade schoolroom. I have transferred my bedside hours from cherished family members to aged nursing home patients who have no families, attending them on a regular basis, doing whatever I can. (Whatever your hand findeth to do, do with all your might.) I am a hospice volunteer. I am still a free lance writer with much more to say, more reason and conviction to say it, than I ever had in my art-for-art's sake youth. The accumulations of this account should not imply that I consider myself a benefactress; it is axiomatic that in volunteer work you receive far more than you give. It is also true that the centrifugal force of a deliberately self-demanding schedule can keep one from falling off the rim of what can be, underlying the best of retirement, an essentially lonely world.

The reactions of other people to what I do, and why I do it, underline the watershed in retirement choices. "How can you stand it?" I am asked. "Isn't that atmosphere of sickness and dead-end old age depressing? What do you get out of it? I would need more stimulation." My answer, mostly to myself (it is amazing what hearing people cannot hear if they do not stand exactly where you are standing) is, "Yes, of course it's depressing. There but for the grace of God, *so far*, go I." How much longer do I, the now hardy perennial, have before some inevitable circumstance turns me into an endangered species? This is why the selection of a retirement pursuit should be considered a fulfilling last chance, not a stopgap. As for stimulation, I would say to anyone who will listen, I have spent a life receiving it. Now as never before, it is time to use it, give it. Volunteering is indivisibly selfless and selfish. In the precarious balance, I have found a way, for me.

Another way, of course, is equally clear: to start out one's retirement with something brand new, something that is differently stimulating. For example: the academic courses offered tuition free to seniors in many local colleges. The trips, from a day's to months' duration, geared for elders, or undertaken independently. The remarkable Elderhostels, so far flung geographically that one can combine education and travel. New hobbies, new crafts, simply new habits. (Why not work late at your genealogy and not arise early?) If time is indeed the element in which one goes fishing, go beyond the old fishing hole. Cast a wide net.

And yet a new life, should you cast and catch that far, almost surely does not create an entirely new person. The self that time, experience, or living has evolved and trained and buffeted you into is still too close to cast a separate shadow. "The past lives on," writes Elizabeth Gray Vining, the author of *Being Seventy*, "the person that one was once and is no longer, still lives in some other slice of time, not recoverable, but not lost." That self is still the companion, especially for those of us who are alone, who knows us best, and who now, if never before, one must acknowledge and get to know.

To begin, how old is he/she? It is all very well to be deflected by the intended, sometimes kindly, condescending flattery of younger people, who say, "You are as old as you feel." What is the point of this gallantry, except to make clear that old age is stereotypically unacceptable, and that the speakers themselves are trying to ward it off? You do not say to sixteen-year-olds, "You're as young as you feel." You tell them firmly, "You're too old to do this, you're too young for that." For us, at retirement age, the platitude, an evasion at best, simply is not dependable. Some days one feels 100, some days back at 40. Give or take the 30 years on either side, the chronological age is still 70. You are, in point of fact, as old as you are. Why waste time and credibility talking around it?

Elizabeth Gray Vining, entering 70, writes, "A door shuts. It is not shut in our faces, but behind one. In front is a new landscape…cut off in the distance by a wall, for the first time somewhere close enough to be visible. One walks (now) in a limited space." Yes, this, too.

With the acknowledgment of one's actual age, and realistically where it leads, can come (should come) a sense of place in one's generation, an orientation so obvious that is is often overlooked. All the while you are at work and un-retired, the ground is shifting under your feet. It may feel like a treadmill; it is, rather, a moving sidewalk. From your younger, safely supporting role of descendant, you have been progressing to the eminence of ancestor. The transition is parallel to that of retirement itself. Again it involves a positive management of time, not the time which is now freely yours to shape to your future purposes, but time past. That time, your own past, is your fortune; it is what you uniquely have to bequeath. What you have lived as your present has become, amazingly, recent but receding history. (When did this happen? Sunrise, sunset.) You are, by the very fact of survival, both its custodian and its potential interpreter. You are an important resource.

Important to whom? To yourself, to begin with. Slowing down at the yellow (not red) light of retirement provides a chance to look around, look back, look at the map, and reassess where you have been, what you have done, how you have come to fit into the larger context of family, community, public events. How you accept, and apply this self-knowledge makes all the difference. It is the rocking chair all over again. You can sit, perhaps even rock, feeling out of place within current changes, intimidated by the new breed of "young people today," having frequent recourse to the sighing phrase, "any more." Or you can use the rocking chair as a vehicle, moving your own times out of immediate-past-president obscurity so that they can be understood and appreciated as a part of society's ongoing whole.

That we all should have been paying attention to, and evoking, and recording our own elders' personal history, from random anecdotes to ordered genealogy, from grandfather's philosophy of life to Aunt Lucy's recipe for gingerbread, is by now water over the dam. (By the way, when can we retire that annoying locution that describes retirees as over the hill? What hill?) It is our turn now, and our responsibility to be reliable recounters of those segments of still living history which are our own unique possessions, not experienced by anyone else at first hand in quite the same way.

We are not, at our age, outdated. We are, in our age, curators of the human details of a passing way of life that will be lost, except for generalities and distortions, if we do not share them, and hand them on. We are historians, and interpreters. We are not fossils.

Knowing this can give us back the integrity that may have been threatened by apprehension of retirement, or by ageist downgrading encountered within it. I have seen oral history sessions (themselves sometimes downgraded by being called "Memory Circles") restore stature to elders whom modern voices had drowned out of relevance. Through their retelling, or writing, their life stories, and sparking each other's reminiscences, they recreated and reconfirmed the validity of their earlier days. Their reality was reinforced by their shared recognition of what they had done, their contributions to living. One can do worse than retire into the past if one makes good use of it, and brings it back into the present. It is self-consciousness put to constructive account.

Those of us who have crossed the bridge (or the Rubicon, or the no-man's land) between work and retirement during the past few decades cannot escape a self-consciousness that was not imposed in like degree on former generations. We find ourselves now spotlighted as the object of study, the subjects of an exploding new cluster of sciences: geriatrics, concerned with the medical aspects of aging, gerontology, the study of the aging process, and their at-last-out-of-the-closet companion, thanatology. Beyond simply being counted, as the percentage of gerio-Americans (a new name, more honest than Golden Age) makes staggering increase in the population, analytical attention is being paid to us, enabling us in turn to respect our state of life as part of the scheme of things, not merely something that happened in default.

Patients of pediatrics, another relatively recent time-of-life discipline, cannot of course have the advantage that is ours, to read as we run, and learn in our own time what is being learned about us. We are rather like guinea pigs looking at our experimental selves in a mirror. Like any such objective study (at our age, we think back to Dr. Spock, Gesell, and Ilg, and the pioneer books on natural childbirth) the new insights can be applied to dispelling some fears, facing up to others, and ordering expectations. Knowledge is power, the kind of helpful power not made available to seniors not long before us, to whom "senility" was a commonplace, and rheumatism an expected ill that could not be referred to a specialist. The power readily reaches over into community action. Popular knowledge about aging has logically been accompanied by a long overdue taking notice of our particular needs, on many levels, from improvement in laws to common courtesies. Our retired age group, post graduates in living, are well equipped to speak, if we will, for our own causes (witness, for example, the AARP and the Grey Panthers), to interpret ourselves, even to instruct with firsthand data those younger voices disposed to be raised in our favor. The rising image of us as a participating constituency is a far cry from Shakespeare's "lean and slippered pantaloon" shuffling about the sixth age of man.

And yet, it is another far cry from any commonly held conception of ourselves at retirement age as enviable. It is not the image of the privileged sacred cow, but the fabled purple cow that young and old invoke at the thought of an aged person, "I'd rather see than be one."

Adverse attitudes towards aging still hold, ingrained in us since youth, encountered now in ourselves, against ourselves, subliminally destructive. They can shake the confidence shored up for retirement. They can compress the vertebrae, round up the widow's hump, gnarl the joints, bring about in depressed spirit if not in fact, the manifestations of old age. A continuum from youth, existing in that other slice of time, is the still to be heeded advice, "Walk tall."

Gnarling, though it may diminish height, is, after all, a testimony to survival. A tree struck by lightning, forced by winds, malnourished by erosion, changes its shape and direction of growth with each exigency. It can still be, valiantly, a working tree, persisting beyond events that might seem to mandate retirement. Eastern cultures revere such trees.

Our Western culture, though it may give strongly mixed messages, has always had much to say in deference to aging. The very commandment to respect one's parents promises old age to the child as a desired reward: "Honor they father and thy mother that thy days may be long." "Rise up before the hoary head, and glorify the face of the old," is one of the great commandments in Leviticus (XIX:32). I have heard this coupled in compassion by being interpreted, "Do not glorify the aged face of another person only. Look in the mirror and honor your own hoary head and the state at which you have arrived. Respect your own aging, its potential and its accrued achievement." "If I am not for myself, then who will be for me?" the Talmud asks, and forcefully drives home the question with another: "And if not now, when?"

In that sense, we retirees are our own now generation. Intensified by our years is Hamlet's urgent awareness of time, "the readiness is all." It is not, I believe, a sublime to ridiculous transition from the advice of poets and sages to the sight and slogan of an advertising billboard, suddenly remembered from my childhood. We might well adopt the logo for our own inspiration. The picture is of a little boy dressed in a one piece night garment, his eyes closed, yawning, a candle stick in his hand. He is holding on to an upright automobile tire, as tall as he. The large print says, "Time to re-tire. Get a Fiske!" How proud I was when I recognized the pun. I have found it again, something durable I possessed, which I can use in retirement.

In retirement, are we going to sleep, or re-tire, use the candle to see ahead, and drive forward?

Notes on Contributors

E. Michael Brady is associate professor of adult education and gerontology in the Department of Human Resource Development, College of Education, University of Southern Maine. He has 15 years of experience in aging programs and services in Connecticut and Maine. He has developed and facilitated numerous pre-retirement workshops. Michael enjoys his work of teaching and writing so much that he may never retire.

Sheila Comerford is the research associate at the Maine Committee on Aging. She has a B.A. in psychology from the University of Maine and attended graduate school at the University of Virginia. She enjoys spending her leisure time cross-country skiing, canoeing, and cheering on the New York Giants football team with her husband and their Springer Spaniel, Cinco.

Carol Lynn Davis is assistant professor of human development at the University of Southern Maine. She has an M.S. in human development and a Ph.D. in family studies from the University of Maine. As a life-span developmental specialist, Carol Lynn has interest in and teaches all stages of the life cycle. Her leisure-time activities including bicycling, windsurfing, downhill and cross-country skiing, stenciling, and counted cross-stitch.

Christine F. Friedman studied at Brown University for her bachelor of science and doctor of medicine degrees. She chose a nontraditional career in community health and academia which has now taken her to the Midwest to assist a community in establishing a network of programs for elders. Chris and her three beloved Siberian Huskies aspire to live the healthy, active life that she teaches.

Len Jordan is director of the Lifeline Rehabilitation program at the University of Southern Maine. After spending 17 years in business, he suffered a heart attack which caused him to change both his personal lifestyle and career. He has specialized in working with persons who have experienced heart, lung, and other disabling diseases. Len is a recent recipient of the Department of Health and Human Service's National Health and Fitness Award for Senior Programs.

Philip Jagolinzer is professor of accounting at the University of Southern Maine. He received his Ph.D. in business administration from the University of Arizona. Phil is a Certified Public Accountant. He does consulting and has frequently taught courses dealing with personal finance, personal financial planning, and planning for retirement.

Edward Langlois, a World War II graduate of the Maine Maritime Academy, made an important family decision after the war. Rather than go on to further higher education, he chose to bring his skills as a communicator, organizer, and promoter to work with others in developing his community. Now in his 60s, Ed's continued work in business and community service brings deep satisfaction to him and his family. His world today involves four daughters, seven grandchildren, sports, walking, attentive listening, and music, music, music.

Joan Martay is a staff development consultant and a family-life educator working in both the public and private sectors. Joan teaches courses in interpersonal communication at St. Joseph's College in Windham, Maine, and with the Department of Community Programs at the University of Southern Maine. She has many years of experience in the fields of human growth and development and group dynamics.

Valerie Marr Murray has a B.S. in sociology and an M.S. in adult education and gerontology from the University of Southern Maine. She has done extensive work in pre-retirement education and currently works at the adult day center of the Southern Maine Area Agency on Aging. Valerie resides in South Portland with her husband. Together they spend their time exploring and enjoying Maine.

Frances Fox Sandmel, a long-time resident of Maine, is a free lance writer and self-described "senior citizen by evolution." She earned degrees at Bryn Mawr College and the University of North Carolina. She is a graduate mother (three adult sons), a faculty wife, and a religious school teacher. A native of Philadelphia, Frances has lived in New Haven, San Diego, Nashville, Cincinnati, London, Chicago, and now Waterville, Maine. For her, the essentials for life and the pursuit of happiness are "people and print."

Joanne Spear is director of the Department of Community Programs at the University of Southern Maine, a position which enables her to help adults from all walks of life reach their personal and professional goals. Her commitment to lifelong learning took form while she was earning her graduate degree in adult education and has been further nourished by her 11 years of experience in that field. Her action-oriented approach to problem solving and experience with a wide range of community resources are evident in the chapter she contributes, as is the long-term friendship and partnership with her co-author, Joe Wolfberg.

Romaine Turyn has been the director of the Maine Committee on Aging since 1983. She received her B.A. from Oberlin College and her M.S. from the University of Maine, where as a graduate assistant, she began her career in aging. She lives in Readfield, Maine, with her husband and three-year-old daughter, Lia. In the little spare time she has, Romaine enjoys white water canoeing and her perennial flower garden.

Catherine A. Valcourt is a staff attorney with Pine Tree Legal Assistance, Inc., in Lewiston, Maine. Before joining Pine Tree's legal staff, she spent nearly five years as a staff attorney with Legal Services for the Elderly, Inc. She is graduated from Merrimack College (B.A.) and Northeastern University School of Law (J.D.). Catherine, a Catholic nun, is a member of the Good Shepherd Sisters of Quebec and enjoys life in Maine as a lawyer representing the elderly and the poor.

Nancy Viehmann is assistant director of community programs at the University of Southern Maine where she develops noncredit courses, workshops, and conferences for adults. With a background in career counseling, she has taught adults how to transfer their skills to new careers as well as from volunteer activities to paid employment. Nancy balances her half-time position at USM with her family and involvement in her community of Cape Porpoise, Maine.

Joe Wolfberg is executive director of an innovative community program in Portland called Eldercircle. While his formal training is in psychology and business administration, Joe has evolved into a creative aging generalist with particular interests in continuing education, art, and mental health promotion for older persons. Joe enjoys writing poetry, dance, tennis, and new adventures in living a full life.

RETIREMENT

The Challenge of Change

What is it like to be retired? How shall I change physically as I age? What is the best way to think about planning financially for my retirement? Will my relationships with my spouse, children, and friends change when I retire? Should I consider moving our home? How might I remain physically fit? How shall I plan the additional time I expect to have when I leave full-time work? What resources exist in my community that may help me in my old age or with which I might become involved as a volunteer? What if I decide, after a while, to return to work? What type of health insurance shall I need as I grow older? What are my legal rights as an older person?

Retirement: The Challenge of Change was written to help people explore and answer these questions. Professionals from the disciplines of education, developmental psychology, medicine, law, business, and recreation have combined their knowledge and skills to present, in clear and concise language, ideas and suggestions about how to think about and plan for retirement.

This book asks questions of the reader in order to stimulate and challenge thought. As one of the contributors suggests, there are many individual faces of retirement, "and one of them is yours."

University of Southern Maine

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